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ABSTRACT

Designed to be used with the General Marketing Curriculum Guide (ED 156 860), this guide is intended to provide the curriculum coordinator with a basis for planning a comprehensive program in the field of marketing and to allow marketing and distributive education teacher-coordinators maximum flexibility. It contains job competency sheets in ten instructional areas: (1) advertising, (2) communications, (3) human relations, (4) market/economics, (5) management, (6) mathematics, (7) merchandising, (8) operations, (9) product and/or service technology, and (10) selling. Following sections containing information on careers in finance and credit and a bibliography of resources, competencies are identified and listed in order of importance based upon structured interviews with universal tellers, customer service representatives, and credit file operators. A sheet for each competency contains the learning objective, the job skill, a number of suggested learning activities, and references. (LRA)

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FINANCE & CREDIT CURRICULUM GUIDE

MARKETING AND DISTRIBUTIVE EDUCATION

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FOREWORD

The *Marketing and Distributive Education Curriculum Guide to Finance and Credit* has been designed to provide the curriculum coordinator with a basis for planning a comprehensive program in the career field of marketing and to allow marketing and distributive education teacher-coordinators maximum flexibility. A variety of suggested learning activities are provided to enable teachers to determine which one(s) would best serve their teaching methods and their students' learning styles. Similarly, a variety of references are listed so that the teachers will be aware of available educational materials in their local educational agencies and be able to secure them readily by consulting the bibliography of instructional materials in the *General Marketing Guide*.

The Illinois Office of Education is committed to assisting local communities in the development of quality instructional programs to prepare and upgrade persons for productive careers in the following 15 instructional program areas in the field of marketing: Advertising; Apparel and Accessories; Automotive-Petroleum; Marketing Services; Finance and Credit; Food Marketing; Food Service; General Retail Merchandising; Hardware-Building Materials; Farm and Garden; Home Furnishings; Industrial-Materials Handling; Lodging-Recreation and Tourism; Small Business Management; Transportation and Warehousing; and Wholesaling.

This publication should be used in conjunction with the *Marketing and Distributive Education Curriculum Planning Guide*. Additional publications which have been developed by the Illinois Office of Education, Department of Adult, Vocational and Technical Education that are designed to prepare individuals for careers in marketing include:

1. *Marketing and Distributive Education Curriculum Guide in Food Marketing*
2. *Marketing and Distributive Education Curriculum Guide in General Marketing*
3. *Marketing and Distributive Education Curriculum Guide in General Retail Merchandising*
4. *Marketing and Distributive Education Curriculum Guide in Wholesaling*
5. *Marketing and Distributive Education Curriculum Guide in Advertising Services*
6. *Owning and Operating a Small Business: Strategies for Teaching Small Business Ownership and Management*
7. *Clothing Apparel and Accessories Merchandising Guide*
8. *Home Furnishings Merchandising Guide*
9. *Hospitality Education: A Guide for High School Teachers*

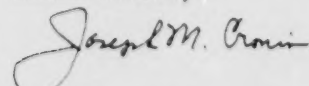
The research process included a careful study of the competency and career research in the field, intensive input from two juries each of 10 Finance and Credit executives, interviews of 35 people employed in the credit industry, and 50 people employed in the finance industry, throughout the state of Illinois, and field testing and critiquing of the first-draft copies of the curriculum guide by marketing and distributive education teacher-coordinators in over 100 schools in Illinois.

Sincere appreciation is extended to the finance and credit executive jury members that are identified in the Appendix of this Curriculum Guide, to the 85 finance and credit marketing employees who were interviewed, and to the 100 teacher-coordinators in the state of Illinois who assisted in one way or another in the development of this curriculum guide.

A special thank you is extended to the 50 teacher-coordinators in the state of Illinois who conducted interviews of finance and credit marketing employees and reviewed the first-draft copies of the guide.

Special recognition is given to the following individuals for their many outstanding contributions. Mr. Thomas Johnson, Harper Community College, was the consultant representing the Illinois Community College Marketing and Management Association. Mr. Paul Reibman was the State of Illinois Secondary Marketing and Distributive Education Association consultant. Mrs. Lucy Crawford, Professor Emeritus, Virginia Polytechnical University, served as the research consultant for the project. Ms. Michelle Martin, Northern Illinois University and Ms. Mary Jean Luckew, Homewood-Flossmoor High School served as research assistants.

A most heartfelt "thank you" is extended to Ms. Kim Vigneux, Ms. Karen Kleveno, Ms. Judy Mendoza, Ms. Kim Erickson and other members of the Department of Business Education and Administrative Services staff at Northern Illinois University.



Joseph M. Cronin
State Superintendent of Education

MARKETING AND DISTRIBUTIVE EDUCATION CURRICULUM GUIDE IN FINANCE AND CREDIT

TABLE OF CONTENTS

	Page
Foreword	ii
Important Note	iv
Research Procedures	1
How to Use the Finance & Credit Curriculum Guide	1
Information on Careers in Finance & Credit	3
Addendum to Bibliography for Instructional Materials Referenced in the General Marketing, Food Marketing, Wholesaling, and General Retail Merchandising Curriculum Guides	16
Competency Curriculum Planning Grid	18
Appendix	28
Instructional Competencies Classified into Ten Color Coded Instructional Areas	29

	Number	Color
Advertising	1	Blue
Communications	2	Goldenrod
Human Relations	4	Buff
Marketing/Economics	5	Blue
Management	6	Green
Mathematics	7	White
Merchandising	8	Pink
Operations	9	Salmon
Product and/or Service Technology	10	Yellow
Selling	11	Green

IMPORTANT NOTE

The *General Marketing Curriculum Guide* is the master publication and should be studied carefully before using this Guide. **It is important to note that the *General Marketing Curriculum Guide* contains those competencies and learning activities which are common to the following marketing occupations:**

FINANCE AND CREDIT
GENERAL RETAIL MERCHANDISING
FOOD MARKETING
WHOLESALE

The use of this guide alone would be inadequate unless the *General Marketing Curriculum Guide* content is also included.

The *General Marketing Curriculum Guide* also contains a bibliography of instructional materials that are referenced in this guide and an explanation of the research procedures used in preparing this curriculum guide.

RESEARCH PROCEDURES

The development of successful curriculum materials which will be used by vocational teachers requires the cooperation of many individuals. The research procedures used in the development of this guide are briefly described in the following paragraphs.

1. Marketing employment research literature was studied to help determine competencies for verification and further consideration.
2. Literature in the field of distributive and career education was used to identify career levels as well as major criterion for promotion in selected marketing occupations with the largest number of individuals employed in the most common first-level position(s).
3. Selected business executive jury members were interviewed to identify and verify the minimum competencies for the most common first-level position(s).
4. Selected business executive jury members were also interviewed to determine:
 - a. The various job levels most commonly followed by personnel advancing from selected first-level position(s).
 - b. The job requirements of the most common higher-level position(s), and
 - c. The major criterion used by management for promoting employees.

The names of the members of the marketing juries and the firms they represent are listed in the Appendix.

5. Task analysis was conducted when needed, to assist in identifying the competencies essential for employment in the most common first-level position(s).
6. Individuals employed in the most common first-level position(s) were interviewed in various communities. These interviews were conducted by marketing and distributive education teachers who volunteered to assist with the research. Interviews were conducted to determine the relative importance of the competencies and to identify additional competencies. A common, structured interview format was used to collect the data. Members of the respective juries suggested the following job description and length of time employed on-the-job of individuals to be interviewed. This information was provided to the teacher-coordinators conducting the structured interviews.

HOW TO USE THE FINANCE AND CREDIT CURRICULUM GUIDE

The publication, *Marketing and Distributive Education Finance and Credit Guide*, was prepared during the 1978-1979 period of time. This guide has been designed to provide the curriculum coordinator with a basis for

planning a comprehensive program in the field of marketing as well as to provide marketing and distributive education teachers with maximum flexibility. The essential common and specialized competencies have been identified and listed in order of importance based upon structured interviews with Universal Tellers, Customer Service Representatives and Credit File Operators. A number of suggested learning activities are listed to enable teachers to determine which ones would best serve their teaching methods and their students' learning styles. Similarly, a number of references have been listed so that the teachers will be aware of the educational materials available in their school and be able to secure them readily by consulting the bibliography of instructional materials printed in the General Marketing Curriculum Guide. Cluster Instructional Objectives have been provided to facilitate the organization of instruction for the teacher-coordinator. For maximum usefulness, the competencies have been both number and color coded in the following eleven instructional areas:

Competency	Number	Color
Advertising	1	Blue
Communications	2	Goldenrod
Display	3	Yellow
Human Relations	4	Buff
Marketing/Economics	5	Blue
Management	6	Green
Mathematics	7	White
Merchandising	8	Pink
Operations	9	Salmon
Product and or Service Technology	10	Yellow
Selling	11	Green

These instructional areas are the same ones that are used by the Distributive Education Clubs of America for their competency-based competitive events program and for numerous other curriculum projects in the field of marketing and distributive education.

THE *GENERAL MARKETING CURRICULUM GUIDE* IS THE MASTER PUBLICATION IN THE SERIES AND SHOULD BE STUDIED CAREFULLY BEFORE USING THE OTHER GUIDES. IT IS ALSO IMPORTANT TO NOTE THAT THE *GENERAL MARKETING CURRICULUM GUIDE* CONTAINS THOSE COMPETENCIES AND LEARNING ACTIVITIES WHICH ARE COMMON TO THE FOLLOWING THREE MARKETING OCCUPATIONS: FOOD MARKETING, WHOLESALING, AND GENERAL RETAIL MERCHANDISING. The *General Marketing Curriculum Guide* can be revised to include the competencies which are common to all marketing occupations as future curriculum guides are developed. The loose leaf format is conducive to making these additions without total reprinting.

The Competency Curriculum Planning Grid that is located in the *General Marketing Curriculum Guide* should be studied carefully during the instructional planning process.* This grid has been developed to facilitate the planning of large group, small group, and individual instruction. The planning grid can also be helpful in determining which competencies are most important as perceived by the business executives who were members of the jury and by the employees who were interviewed. The opinions of both of these two business groups should be carefully studied in planning what is to be taught.

Blank sample competency implementation worksheets are included in the *General Marketing Curriculum Guide* so that as additional competencies are identified on the local level sheets can be prepared and inserted into the curriculum guides at the appropriate place.

These curriculum guides may be used in a number of different ways depending upon student and community needs, local educational agencies, community learning facilities and resources, teaching style of the teacher, comprehensiveness of the marketing and distributive education curriculum, prior competencies acquired by the students, and other similar factors. Some teacher-coordinators will prefer to help students acquire the competencies listed in the *General Marketing Curriculum Guide* in lower grade level courses, e.g., introduction to marketing and distributive education, marketing and distribution, retailing, or marketing and distributive education laboratory.

Most teacher-coordinators will desire to help their students acquire the specific competencies needed for employment in the finance and credit, wholesaling, food marketing, or general retail merchandising in courses taught at the higher grade levels. Area vocational centers, community colleges, and other schools with specialized marketing and distributive education course offerings in the areas of finance and credit, wholesaling, food marketing, and general retail merchandising will find these curriculum materials especially easy to use. Teacher-coordinators in schools without specialized course offerings will find the curriculum materials helpful as they individualize instruction based upon the career objectives of their students.

Instructors for post-secondary and adult students will find the curriculum materials to be especially valuable for preparing individuals to be competent employees for the

first-level marketing position(s) that are listed in the foreword. The competency-based approach to curriculum development and individualizing of instruction are viable approaches at all educational levels.

The competencies listed in the General Marketing guide and the curriculum guides themselves should be considered only as teaching suggestions and not as the complete curriculum. Individual student and community needs as well as the judgment, experience, and opinions of the teachers and advisory committee members should determine the content of the curriculum on the local level. Prior to the instruction in the competencies needed for employment in various marketing career areas, the students in all local schools should have carefully studied and explored the wide array of careers in marketing. Increasingly, schools are providing students with an opportunity to better understand themselves and the world of work through a wide variety of career education type activities at various lower grade level.

In the state of Illinois, a course entitled "Orientation to Business, Marketing, and Management Occupations" is recommended at the ninth grade level. A publication entitled *Orientation to Business, Marketing, and Management Occupations* (1977) has been prepared by the Illinois Office of Education, Department of Adult, Vocational and Technical Education. A curriculum guide for exploring careers in marketing is available from the United States Office of Education. The publication, *Career Marketing and Exploration* (1976), can be ordered through the Superintendent of Documents Office, Public Documents Distribution Center, Pueblo, CO 81009.

The instructional materials listed in the reference column of the curriculum guides and in the bibliography of instructional materials were selected because they are the ones that are most commonly used by teachers in the field. A major effort was made to limit the number of updated references so that the local educational agencies would be able to purchase them if necessary.

The edition number is only listed for those newer publications in which there is an older edition that is currently being used in a large number of schools. In most cases more than one instructional reference is provided. This was done to help insure the local availability of at least one of the references and also to provide flexibility for both the teacher and student in individualizing instruction.

*For your convenience a revised grid has been included in the finance and credit guide

THE FINANCE AND CREDIT INDUSTRY

The finance industry constitutes one of the fastest growing industries in our economy. To keep pace with requirements of the communities where they are located, a variety of services are offered such as (1) checking, N.O.W. drafts, and savings accounts, (2) credit card accounts, (3) commercial and consumer loans, (4) real estate loans, (5) trust fund and estate managements, and (6) financial counseling.

The finance and credit industry is comprised of a number of types of firms such as commercial banks, savings and loan associations, consumer credit organizations, credit unions and retail firms offering their own credit. In 1976, financial institutions employed approximately two million persons in the United States. A significant number of the individuals employed are in jobs classified as white-collar, marketing-oriented positions.

Because of the nature of competition, the financial industry is constantly looking for new and better ways to serve their customers. A person who is willing to invest time and effort can find a rewarding career in the finance and credit industry.

Salaries of personnel in the finance industry vary depending on the level and location of the job. For example, the salary of the first-level position of "universal teller" varies from \$6,500 per year and up. The variance in salary is due in part to travel time necessary for those working in the large downtown financial institutions. In addition, some institutions offer fringe benefits that actually increase the salary by offering such benefits as free or subsidized lunches, free parking, commuter fares, uniforms and education assistance (tuition reimbursement). The size and location of the organization, and the experience and longevity of personnel are important factors in determining the exact salary.

The following sources can be used for additional career information on the finance and credit industry:

- Boynton, Ralph E., *Your Future In Banking*. (Richard Rosen Press, Inc., New York, NY, 1965).
- Credit Union National Association, Inc. *A Brief History of the Credit Union Movement*, (National Credit Union Youth Program, Madison, WI, 1977).
- Credit Union National Association, Inc. *Credit Union Career Handbook*, (National Credit Union Youth Program, Madison, WI, n.d.).
- Credit Union National Association. *Credit Unions*, (National Credit Union Youth Program, Madison, WI, 1961).

Distributive Education Materials Laboratory. *Career Information Unit For Distributive Education, Student Handbook*, (Distributive Education Laboratory, Columbus, OH, 1973).

Personnel Evaluation Institute. *The Sextant Series For Exploring Your Future In Banking*, (American Liberty Press, Milwaukee, WI, 1961).

United States Department of Labor, Bureau of Labor Statistics. *Occupational Outlook Handbook*, 1978-79 Edition, (U.S. Government Printing Office, Washington, D.C., 1978).

United States League of Savings Associations. *Savings and Loan Fact Book '77*, (U.S. League of Savings Assoc., Chicago, IL, 1977).

In the past few years, there has been a revolution in the credit card field. In 1976, there were over 500 million credit cards in use. Eight out of every ten people in the United States have at least one credit card. There is a large variety of goods and services that can be purchased with a credit card. One of the major reasons that consumers today spend more money is because of the availability of credit cards.

The future opportunities in the credit industry are excellent due to the increasing demand for credit services. For example, VISA employs over 800 people in their credit card division in Chicago. There are a variety of ways to enter into the field of credit. Careers in credit can be found in retail business, bank credit card companies and in credit investigation companies. The most common entry level positions are either a customer service representative or a credit file operator.

The job of a credit file operator or a customer service representative involves skills in communications, human relations, mathematics, and decision-making. Advancement to second-level positions varies from six months to one year depending on the rate of learning, comprehension, and career opportunities available in the particular firm. Promotion criteria depends on a person's knowledge of the business, ability to handle a leadership role, ability to work with customers, and a person's initiative. A person can also move laterally to various positions.

The salaries in the consumer credit industry vary beginning in the range of \$6,000. The reason for this variance in salary is partially due to the technical nature of this career. The salary level will vary with the type of industry and the location of the institution.

JOB DESCRIPTIONS FOR THE MOST COMMON FIRST-LEVEL POSITIONS

There are three marketing oriented first-level positions in the finance and credit industry with upward mobility. One of these positions is called **UNIVERSAL TELLER**. This position is sometimes called **TELLER**, or **BASIC TELLER**. Leaders in the finance and credit industry identified the job title of **UNIVERSAL TELLER** as being the most common job title.

The other two positions that were identified by the jury of business leaders as the most common first-level positions in the credit industry are **CREDIT FILE OPERATOR** and **CUSTOMER SERVICE/ADJUSTMENT REPRESENTATIVE**. Because of the similarities of the positions, the competencies necessary will be combined so that a student receiving training will be able to work in either one or both positions.

JOB DESCRIPTION OF UNIVERSAL TELLER

The job description of **UNIVERSAL TELLER** includes the following: receives and pays out money, receives checks and cash for deposit and for loan payments, verifies deposit balances, examines checks for proper procedure and endorsement, enters deposits in depositors' passbooks or issues receipts, cashes checks/drafts, and pays out money upon verification of customers' signatures and balances.

The position of "universal teller" requires a number of very important traits necessary in order to insure a high degree of success. The most common first-level position with customer contact is that of the teller. The majority of bank, savings and loan, and credit union customer services are performed by tellers. The most important personal traits of tellers are included in the areas of human relations and communications. The personality of the teller is often thought by the customer as the personality of the institution. Therefore, the type of personality portrayed by the teller is extremely important to the image of the institution. A calm, friendly manner is most important as customers sometimes ask questions or inquire about services that the teller cannot perform, but yet must be able to offer solutions, such as referring the customer to other parts of the institution and cross-selling activities. Tellers that demonstrate both human relations skills and communications skills in dealing with customers are normally promoted rapidly.

Another trait that is extremely important is manipulative skills. With the advent of computers in the finance industry and in the future, Electronic Funds Transfer entry terminals are commonplace. Tellers need a high degree of accuracy in entering information in data entry terminals. There are other types of machines that are operated by the teller, but the data entry type terminals are the most common. As in many marketing positions, a

large portion of the teller's time is devoted to stand-up type activities.

The jury of business leaders strongly emphasized the need for tellers that possess effective customer contact competencies. The successful teller is the person who can best deal with the customer and think on his/her feet. Promotions to positions such as customer service, savings counselor, or senior teller are made available to those individuals who have become masters of the teller position, which could be accomplished at a minimum of one year. Promotions from level 2 and above will require much more than one year of experience.

Teller duties vary depending upon the size and type of operation, (Savings and Loan, Credit Union, or Banks). For example, at a Savings and Loan, the job duties may be much narrower. There is a need to discuss career opportunities with finance and credit leaders on the local level to learn if there are any differences in career opportunities in their firms other than what has been described here.

CAREER OPPORTUNITIES—FINANCE

There is great potential in the finance industry. It is one of the fastest growing occupational areas, with equal opportunities for both males and females. A student can enter at the teller position and work up to a higher level position without much additional education. Certain courses help in advancement, but experience is also an important factor in promotion; therefore, a college degree is not necessarily mandatory for promotion to all positions. There are a variety of ways a person can advance in the finance industry; however, normally most positions are preceded by experience gained as a teller.

There are three customer-oriented career paths in banks, two in savings and loans and credit unions. However, the career opportunities vary depending upon the size of the institution. There can be lateral movement through the third or fourth-level positions without an extensive amount of education. Once the marketing positions become highly specialized, additional education or degrees are almost a certainty. The main career path is within the operations division. A person in this career path can start out as a teller, a check-processing clerk, customer service representative, or in a number of other positions. Please consult the career level information for a complete list of the first-level positions in the operations area.

Another career path is in the loan department. The only entry level marketing position in this area is the position of "loan clerk." Sometimes this is a second-level position depending on the size of the firm.

The last career path deals only with the banking industry. This is the Trust Department/Investments career path. This is a highly technical, specialized path and normally only those persons with law degrees,

accounting degrees, marketing degrees, business degrees, and many years of banking experience can progress up this path.

The key to following in this phase of the finance and credit industry is experience and additional education if a person is interested in pursuing a position higher than that of the 3rd or 4th level.

Note: There is a teller aptitude test which may be used to assess an individual's competency base. The test is titled "Job Trials" and is published by:

Job Trials Research Center
Jewish Employment and Vocational Service
1624 Locust St.
Philadelphia, PA 19103

Career Ladder for the Finance Industry

(Banks, Savings and Loan & Credit Unions)

Level 5 Positions

GENERAL OPERATIONS

Senior management positions

Controller
Operations officer (cashier)
Marketing officer
Human resources

Level 4 Positions

(classified as management positions)

GENERAL OPERATIONS

Manager of teller department
Senior management trainee
Manager of new accounts

Branch managers (S & L)
Assistant managers (credit unions)
Training director

Communications director (PR)
Consumer lending manager
Recruiting officer (visitation)

NOTE: A degreed person normally enters at this level.

NOTE: A person with the Operations Department can move to either Lending or Trust with experience at this level.

Level 3 Positions

GENERAL OPERATIONS

Head teller/Senior teller
Senior note teller
Senior teller
Senior collection teller
Assistant branch manager

Assistant head teller (larger inst.)
Collection officer (credit unions)
Public relations/Marketing assistant
Service desk positions
Proof department supervisor

LENDING

Loan interviewer
(non-decision making)
Senior loan processing clerk
Assistant manager (S & L)

Level 2 Positions

GENERAL OPERATIONS

Note teller
Savings control
Assistant manager trainee/Supervisor trainee
Personal banker trainee/Savings counselor trainee
Customer service adjuster
Customer service representative
N.O.W. account clerk

LENDING

Loan processing clerk/
Credit department clerk
Loan collateral teller
Credit verification clerk

TRUST

NOTE: This path is extremely limited for advancement w/o becoming highly skilled by work experience or additional education.

Level 1 Positions

GENERAL OPERATIONS

Universal teller
Proof operator
Teller trainee
Cashier teller
Deposit clerk

Runner*
Information clerk
File (bookkeeping) clerk
Phone clerk
Safety deposit clerk

LENDING

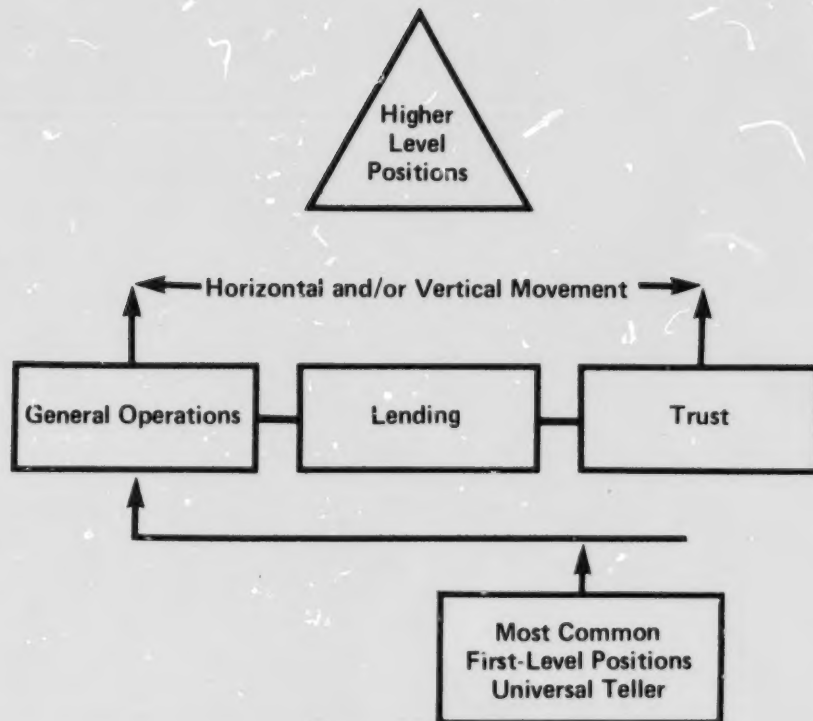
Loan clerk
(larger institutions)

TRUST

(larger banks)

**This position usually doesn't have upward mobility.*

NOTE: In small institutions, a number of these positions can be combined.



JOB DESCRIPTIONS FOR THE FINANCE INDUSTRY (Bank, Savings and Loan and Credit Union)

LEVEL 1 POSITIONS

OPERATIONS

Runner

Delivers mail, messages and other types of correspondence. Also can be used for other type of misc. activities.

Deposit Clerk

Examines and processes incoming customers' deposits. Scans incoming deposits for irregularities. Tabulates balances. May post figures to bank records.

Information Clerk

Helps customers find the type of service or location that they desire. Can also do some clerical duties when not waiting on customers or answering questions.

Mail Operations Clerk

Receives, sends, and sorts mail. Can pick up and package mail and keep record of deliveries.

Phone Clerk

Handles incoming phone calls dealing with customers' questions concerning their accounts. Can look up customers' balances, checks, and other related type of activities.

Bookkeeping Clerk

Deals directly with the customer face-to-face on their questions and problems dealing with their account such as balances, checks written or checks stopped.

Safety Deposit Clerk

Rents safe-deposit boxes to banks customers; interviews customer to obtain necessary data. Keeps safe-deposit records. May admit customer to bank vault.

Proof Operator

Proofs checks for processing/clearing. Encodes check codes on check using a proof machine.

Teller Trainee

Uses the ability to greet and serve. Demonstrates both human relations skills and communications skills. Enters information in data entry terminals.

Cash Teller

Counts and binds currency/coins for shipment or further processing.

LENDING

Loan Processing Clerk/Credit Department Clerk

Processes applications of individuals applying for loan and credit. Calls or writes for credit verification and personal references.

TRUST

Trust Clerk

Prepares and maintains transaction records, prepares necessary forms to banks holding accounts. Examines securities deposited for safekeeping, verifying signatures, records securities.

Promotional Criteria for Level 2 Positions

Knowledge of total bank operation. Proven human relation skills with customers, employees, and superiors. Demonstrates self-initiative in acquiring special skills (continuing educ.). Attitude-pride in being a part of the Finance and Credit Industry. Ability to handle complex transactions. Ability to handle pressure situations. Past job performance. Accurateness. Personal appearance. Math Ability. Specific job requirements. Trustworthiness. Honesty. Common Sense. Dependability. Desire to be promoted. Leadership qualities.

LEVEL 2 POSITIONS

OPERATIONS

Note Teller

Accepts payments on loans and maintains custody of securities. Types loan forms and documents. May record deeds, conveyances, mortgages, and other legal instruments.

Ast. Mgr. Trainee (Savings and Loans)/ Supervisor Trainee

Those persons who have shown necessary traits to begin a program on managing some phase of this operation.

Personal Banker Trainee/ Savings Counselor Trainee

Assigned as Personal Banker in order to learn what is involved in becoming a personal banker. Duties would include dealing with the customer, opening accounts and taking loan applications.

Customer Service Adjustor

Resolves customer complaints and types of re-

quests given by the customer. Provides customer with information concerning the operation.

Customer Services Rep./N.O.W. Account Clerk

Serves the customer at a desk with various service that the bank provides, normally each representative is specialized in service knowledge.

Savings Control Clerk

Maintains balances and balances the savings deposits/checking deposits with customer data and General Ledger accounts.

Promotional Criteria for Level 3 Positions

Those identified for the second level. Potential for supervision of personnel. Technical ability. Flexibility. Organizational Skills. Alertness to perceive opportunity (referrals to other departments). Flexibility of hours (exempt positions). Computational or analytical skills (Math). Problem solving skills (management—motivation of others). Recruiting—some.

JOB DESCRIPTION FOR CREDIT FILE OPERATOR AND CUSTOMER SERVICE REPRESENTATIVE

The job description for the Credit File Operator includes telephone communications with the customers, operating the CRT (cathode ray tube), writing up applications for credit, completing credit reports, keypunching and verifying data. The other most common first-level position in the consumer credit industry is that of Customer Service/Adjustment Representative.

The job description for this position includes operating a CRT (cathode ray tube), correspondence with customers via written and oral communications, determining procedures to correct billing errors and adjusting the customers' accounts.

There are a number of very important traits that are necessary in order to insure success in the field. The most important trait is the ability to handle communications with customers, both in writing and over the phone. Telephone techniques are extremely important because the majority of customer contact is over the phone. Another important trait is the ability to analyze a situation and handle it correctly. Problems faced by the employee include human relations situations or a strictly mathematical-related concern. Accuracy is also important when working with customer accounts.

A person starting in the credit field will find the first-level job duties to vary considerably. The duties can vary from operating a CRT to handling customer complaints. To be more specific, the duties of a Credit File Operator include reading and analyzing credit reports, processing written reports, verifying the data, answering common customer questions and operating the CRT.

The Customer Service Representatives' duties include: answering customers' letters or calls regarding their bills, handling common level questions regarding credit, analyzing a customer's account to determine the error, and

operating the CRT. The ability to make mathematical adjustments is also important. Both positions also require skills in operating the various machines and in understanding the use of the computer. A person in either position must be able to adapt to change and communicate effectively. The employee who communicates well and demonstrates human relations skills will advance more rapidly.

CAREER OPPORTUNITIES—CREDIT

The Retail Credit industry has great potential. It is another fast-growing occupational area. A student can enter as either a customer service representative, or as a credit file operator. After six months in either position, the student can advance to a higher level position without additional education. Courses in communications will help in advancement, but experience and initiative are the most important factors; therefore, a college degree is not necessarily mandatory for promotion. There are a variety of ways a person can advance in the credit industry; however, normally all positions are preceded by either a credit file operator or a customer service representative.

In the credit industry, the career paths to follow can vary with the individual. For example, upon completion of training, a customer service representative may decide to be a senior customer service representative or transfer to another department such as collections. Likewise, the credit file operator could advance to investigative work or even to the customer service department. Persons entering this field can move both laterally and vertically depending upon their career desires. The key to advancement in the credit area is to gain experience in several areas which include customer services, central files and credit control. With experience in these departments a person can choose his/her career path.

Career Ladder for the Credit Institutions

Level 6 Positions

Manager

NOTE: It is not too uncommon for career paths in this industry to move both laterally and vertically. A move laterally in this industry can be an up-grade in position due to the technical knowledge and skills needed in the different divisions. Generally speaking, a person in management has worked in several or all divisions in the industry.

Level 5 Positions

All career paths

Assistant manager of unit, division, or department

Level 4 Positions

INVESTIGATIONS

First level supervisors

CUSTOMER SERVICES

First level supervisors

COLLECTION

First level supervisors

CENTRAL FILES

Manager of unit,
division or department

CREDIT CONTROL

Manager of unit,
division or department

SALES MARKETING

Fourth level position
salesperson

Level 3 Positions

INVESTIGATIONS

Special handling
rental reporter
Legal data coordinator
Quality control clerk
Customer relations
counselor

CUSTOMER SERVICES

(Senior) customer
service counselor

COLLECTION

Collector
Investigator

CENTRAL FILES

Quality control clerk

CREDIT CONTROL

Controller
Quality control clerk

Level 2 Positions

INVESTIGATIONS

Special handling operator
Special develop reporter
(loans, mortgage)
Counselors
Data control clerk
Consumer relations
representative
Foreign bureau operator

CUSTOMER SERVICES

Customer service rep.
Customer service adjuster

CENTRAL FILES

Investigator
Control clerk
Data entry/CRT operator

COLLECTION

Collector

CREDIT CONTROL

Credit controller

Level 1 Positions

INVESTIGATIONS

Develop reporter
Verifier (consumer relations)

CENTRAL FILES

Associate data entry
(CRT) clerk
Control clerk
Credit reporter
Credit file operator

CUSTOMER SERVICES

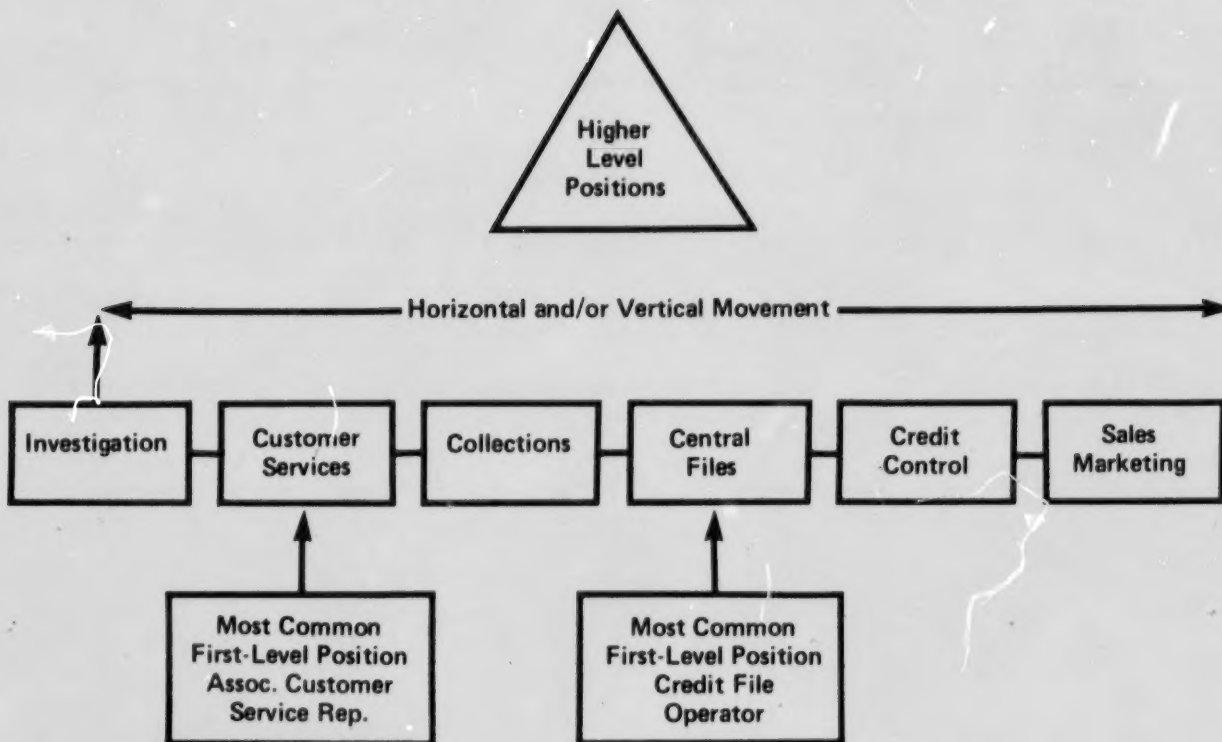
Associate customer
adjuster
Assoc. customer
service rep.

CREDIT CONTROL

Associate credit
controller

COLLECTION

Associate collector



JOB DESCRIPTIONS FOR THE CREDIT INDUSTRY

LEVEL 1 POSITIONS

INVESTIGATION

Develop Reporter

Telephones businesses to verify employment and credit, writes applications for loans, mortgages and charges, answers customers' questions regarding laws and regulations, works in terminal department when needed.

Verifier

Verifies status of accounts, handles specific subscriber verification, filing, relieves switchboard.

CUSTOMER SERVICES

Associate Customer Adjustor

Uses CRT and other business machines, answers customers' inquiries, and determines procedures which most accurately correct billing error, adjusts the account.

COLLECTIONS

Associate Collector

Contacts delinquent customers by phone or letter, or writes to set up arrangements for payment, follow-up accounts, keeps daily records on contacts and payment figures.

CENTRAL FILES

Data Entry/CRT Operator

Log and data entry using CRT—financial transactions of company and cardholders, keypunching and processing work as necessary.

Credit Reporter

Prepares oral and written credit reports (history) to outside agencies.

Associate Control Clerk

Handles rejections for charges, develops credit report, files, answers calls, operates CRT, maintains records.

Consumer Relations Verifier

Answers calls in regard to credit of customers, checks accuracy of report, marks changes and handles correspondence.

CUSTOMER SERVICES

Customer Service Representative

Supervises associate customer service representative. Uses CRT and other business machines, answers customers' inquiries and determines procedures for correction of billing errors.

Customer Service Adjustor

Supervises associate customer service associate, investigates customers' records, accurately corrects customers' accounts, follows up with a response to customers.

Promotional Criteria for Level 2 Positions

Length of time. Job Performance. Communications skills. Imagination. Cooperation. Ability to assume responsibility. Special aptitudes and interests. Ability in analysis and decision-making. Human relations skills. Availability of job openings.

LEVEL 2 POSITIONS

INVESTIGATION

Special Handling Operator

Reads oral reports, processes written reports, key-punch and verify data, batch, edit, and mail applications, distribute workload, assist operators, answer subscriber questions.

Special Develop Reporter (loan and mortgage)

Logs applications, call back cases to operator, develops rental, mortgage, loan reports, makes sure they are investigated, dates workload, trains personnel for typing, control cases, changes slips, works in terminal when needed, develops financial information on customers wishing mortgage loan and verifies data as being correct and up to date.

Counselors

Handles customers' calls, interviews, processes paperwork and records routes to correct department.

COLLECTIONS

Collector

Calls customers to persuade them to pay their bills, using mathematic skills to determine the percentage to pay, dealing with customers' problems, understanding legal structure to answer questions, investigating accounts using the various credit bureaus and other tools.

CENTRAL FILES

Investigator

Gathers information on credit of new accounts to render decisions on applications, works with new accounts personnel.

CREDIT CONTROL

Associate Credit Controller

Authorizes referral calls, approval or denial, increase or decrease of credit line, telephone inquiries, overlimits, special projects.

Foreign Bureau Operator

Takes requests from customers to obtain financial information on individual living in areas outside Illinois (national and International), etc.

Promotional Criteria for Level 3 Positions

Extensive experience. Leadership ability. Knowledge of credit field. Knowledge of legal aspects. Supervisory skills. High degree of analytical and decision-making ability. Ability to communicate. Human relations techniques. Availability for job openings.

LEVEL 3 POSITIONS

INVESTIGATION

Special Handling, Rental Reporter,
Loan Reporter, Mortgage Reporter
Handling legal and technical aspects of each; the
same duties as a Develop Reporter.

QUALITY CONTROL

Clerk

Randomly checks personnel to insure policies,
procedures of organization or company at a level
the company desires.

Customer Relations

Reports, calls and interviews customers.

Customer Service Representative

Interviews customers and counsels, supervises
and other duties.

COLLECTIONS

Investigator

Fraud investigation (investigating customer ac-
counts—tracking) using credit bureaus and other
agencies.

CENTRAL FILES

Quality Control Clerk (see Investigation).

CREDIT CONTROL

Controller

Supervisory function plus the same duties as an
associate controller.

SALES/MARKETING

Salespeople

Selling the service.

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		FINANCE & CREDIT CURRICULUM GUIDE						GENERAL MARKETING GUIDE		
INSTRUCTIONAL AREA AND COMPETENCY	Com- pe- tency No.	Universal Teller			Credit File Operator Customer Service Rep.			Employees Interviewed	Business Executive Jury	Page #
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IMPORTANT NOTE: N = Not ranked essential by jury participants.										
ADVERTISING										
Skill: In correctly informing customers of the location of services and advertised merchandise within the business.	042	1	1	FC-F-2						
Attitude that an awareness of competitors' advertised service—its prices and competitive selling features—is beneficial in selling one's own service.	062	2	N	FC-F-1						
COMMUNICATIONS										
Knowledge of or Understanding that: How to suggest changes to management.	093				34	N		2	12	GG-18
Knowledge of or Understanding that: How to use written communications in forms and reports.	094	37	36	FC-F-18	22	26	FC-C-19			
Knowledge of or Understanding that: How to address other people in a business-like manner whether they are customers, fellow employees, supervisors or management.	096	7	N		5	6		11	3	GG-7
Knowledge of or Understanding that: How to communicate with others in order to motivate them to work willingly.	097	21	N		12	22		5	7	GG-15
Knowledge of or Understanding that: How to interview charge account applicants tactfully obtaining all necessary data.	098				18	1	FC-C-12			
Knowledge of or Understanding that: The approaches which can be used in assigning duties and delegating authority so that everything is completely clear.	100									
Knowledge of or Understanding that: The situations in which to use a technical language or commonly understood language.	101	32	N	FC-F-1	25	N	FC-C-1			
Knowledge of or Understanding that: When to keep communications confidential.	102				18	6	FC-C-26			
Knowledge of or Understanding that: The important benefits—both short- and long-range derived from keeping the public as much aware of the business' image as possible.	105	35	N	FC-F-26						
Knowledge of or Understanding that: To control grievances within the organization, employees should be given timely information concerning policies and procedures.	106				25	N	FC-C-25			
Knowledge of or Understanding that: Communications in assigning work means a constant striving for clarity.	109				25	26	FC-C-27			
Knowledge of or Understanding that: Since interpretations placed on the spoken word vary with different people, one must be careful to speak so that correct interpretation can be made by individual listeners.	111	10	N		9	16		11	6	GG-7
Skill: Skill in using the telephone correctly and most efficiently.	114	21	N	FC-F-11	6	1	FC-C-9			
Skill: In receiving or giving telephone orders, complaints and messages.	115	23	N	FC-F-15	7	22	FC-C-17			
Skill: In satisfactorily handling customer inquiries for general information.	116	3	N	FC-F-16	11	16	FC-C-13			
Skill: In interpreting store policies to customers.	117	10	N	FC-F-14	14	6	FC-C-14			
Skill: Skill in interpreting monthly billing statements to customers.	118				31	N	FC-C-15			
Skill: In listening to and following directions.	119	2	N		3	1		1	1	GG-9
Skill: Skill in using the terminology of distribution and developing a vocabulary descriptive of the product of service being sold.	120	23	N	FC-F-2						
Skill: In effective use of speech and vocabulary.	122	7	N		8	26		10	3	GG-4
Skill: In selecting and using words suitable to the nature of the article of merchandise or service being sold.	123	7	N	FC-F-13	25	N	FC-C-11			

		FINANCE & CREDIT CURRICULUM GUIDE						GENERAL MARKETING GUIDE		
INSTRUCTIONAL AREA AND COMPETENCY	Com- petency No.	Universal Teller			Credit File Operator Customer Service Rep.			Employees Interviewed	Business Executive Jury	Page #
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Skill: In writing saleschecks legibly so that errors in delivery, quantities sent and amounts charged for can be eliminated.	125				34	N	FC-C-21			
Skill: In writing bills and saleschecks legibly so that errors in delivery, quantities sent, and amounts charged for can be eliminated.	126	36	N					15	N	GG-11
Skill: In communicating effectively with customers, co-workers and supervisors.	127	1	N		1	6		6	2	GG-7
Skill: In interpreting and explaining time payment principles that apply to various credit plans.	128				35	16	FC-C-16			
Skill: In listening to customer's names and addresses and writing them correctly.	130	4	N		1	16		9	7	GG-12
Skill: Skill in communicating a sufficient understanding of the terms and limits of different type accounts to credit applicants.	135				34	22	FC-C-6			
Skill: In determining the reason for a customer complaint on billing, adjusting the complaint and tactfully informing the customer of the adjustment.	136	16	N	FC-F-17						
Skill: Ability to talk clearly and pleasantly conveying spirit and enthusiasm in one's speech.	137	7	N	FC-F-4	7	1	FC-C-3			
Skill: Ability to assist with training or teaching others.	138	32	N	FC-F-20	29	N	FC-C-23			
Skill: Ability to convey directions and instructions clearly to employees.	139	29	N	FC-F-22	21	26	FC-C-29			
Skill: In translating technical words concerning an item of merchandise into customer's language.	143	13	N	FC-F-12	18	N	FC-C-10			
Attitude: That the ability to communicate skillfully in good English is essential to a person's business advancement.	144	14	N	FC-F-21	12	26	FC-C-24			
Attitude: That poor or awkward grammar lowers store personnel, store image and merchandise value in the estimation of the customer.	145	10	N	FC-F-5	25	26	FC-C-4			
Attitude: That in distributive occupations the "spoken word" is an important tool of the trade.	147	34	N		34	N		13	N	GG-3
Attitude: An awareness that the voice can be used to express conviction and convey confidence.	150	20	N	FC-F-7	18	6	FC-C-7			
Attitude: That the tone of voice can express sincere welcome and eagerness to be of service.	151	7	2		4	1		6	11	GG-4
Attitude: An appreciation of the value of correct enunciation and pronunciation in speaking.	152	29	5	FC-F-6	18	6	FC-C-5			
Attitude: An awareness that the use of terms of "endearment" lowers the merchandise, the salesperson and the store's image in the estimation of the customer.	153									
Attitude: A belief that the voice is an important medium through which selling is accomplished.	154	24	N	FC-F-8	34	6	FC-C-8			
Attitude: Understand that voice tone quality enhances the value of the merchandise or service described.	155	20	N	FC-F-9						
Attitude: An awareness of the importance of adequate service knowledge in telephone communications.	156	32	N	FC-F-10						
Attitude: That by listening "with a sensitive ear" one can often detect true sources of complaints or grievances among store personnel.	157									
Attitude: An awareness that nothing is quite so important or contagious as enthusiasm—for the store, for the merchandise and for customers.	158	16	13	FC-F-25	25	N	FC-C-30			
Attitude: A belief that an important phase of management's responsibility in any organization is communication.	159	27	N		16	16		3	5	GG-19

		FINANCE & CREDIT CURRICULUM GUIDE						GENERAL MARKETING GUIDE		
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Attitude: Belief that communication must be a two-way process between management and employees.	160	18	N		9	22		4	7	GG-17
Attitude: A realization that even in the most skillfully constructed communications misinterpretations will develop.	161	27	N		30	26		14	13	GG-14
Attitude: A realization that first impressions are important to the business and last impressions are longest remembered.	163	16	13	FC-F-24	31	6	FC-C-31			
Attitude: Awareness that certain thoughtlessly used terms or words can be misinterpreted by the listener.	164	13	5	FC-F-3	14	24	FC-C-2			
Attitude: That attending departmental or storewide meetings is a good way to keep informed of promotions, changing methods and operating picture.	167	29	N	FC-F-23						
Attitude: A belief that communications between the various departments and divisions within a store will result in a more efficient operation with mutual benefits to all.	168	27	N		29	N		8	7	GG-16
HUMAN RELATIONS										
Knowledge of or Understanding that: How to get results through people by practicing effective human relations.	261	20	N	FC-F-12	23	19	FC-C-15			
Knowledge of or Understanding that: The factors which appear to affect employee morale.	262									
Knowledge of or Understanding that: How to dress appropriately for the job and maintain a well-groomed appearance.	263		5	FC-F-1	14	N	FC-C-1			
Knowledge of or Understanding that: How to develop and maintain a pleasant working environment.	266	24	N		31	N		14	22	GG-22
Knowledge of or Understanding that: How to be orderly and systematic.	267	5	2		11	31		3	5	GG-2
Knowledge of or Understanding that: How to show an interest in others.	268				25	9	FC-C-2			
Knowledge of or Understanding that: How to build sound working relationships in "forced" associations.	269				25	31	FC-C-5			
Knowledge of or Understanding that: Supervisors or managers accomplish results by encouraging employees to work toward mutually beneficial objectives.	273				31	9	FC-C-17			
Knowledge of or Understanding that: A positive attitude is usually reflected in one's work.	274	5	2		2	4		6	4	GG-12
Knowledge of or Understanding that: The supervisor must help new employees adjust to their jobs, seeing that they are trained for the job and that they become acquainted with fellow employees.	275	25	N	FC-F-13	3	31	FC-C-20			
Knowledge of or Understanding that: Knowledge that human relations in the credit organization consists of an interdependence with fellow employees, supervisors and customers.	276	27	N	FC-F-5						
Knowledge of or Understanding that: Employees will comply more readily with policies they understand.	278	27	N		31	31		3	8	GG-24
Knowledge of or Understanding that: The ways to effectively handle difficult customers.	280	3	4	FC-F-6	18	9	FC-C-6			
Skill: In developing and maintaining harmonious relationships with other employees.	281	23	N		14	31		19	8	GG-14
Skill: In working cooperatively with fellow employees, supervisors and management and being aware of their needs and motivations.	283	18	N		3	4		7	3	GG-15
Skill: In maintaining an objective point of view in problem situations.	284	16	N	FC-F-5						
Skill: In maintaining good health for effective job performance.	285	29	N		19	19		11	2	GG-3

INSTRUCTIONAL AREA AND COMPETENCY	FINANCE & CREDIT CURRICULUM GUIDE							GENERAL MARKETING GUIDE		
	Com- petency No.	Universal Teller			Credit File Operator Customer Service Rep.			Employees Interviewed	Business Executive Jury	Page #
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Skill: In developing personality traits necessary for successful job performance.	286	13	N		1	4		16	16	GG-6
Skill: In representing the business favorably to customers and outside business associates.	287	11	N	FC-F-8	25	4	FC-C-8			
Skill: In adapting to the personality and needs of customers.	288	9	8	FC-F-7	21	9	FC-C-7			
Skill: Skill in avoiding misrepresentations of people, products, services, and policies.	289	10	5		28	19		6	13	GG-17
Skill: In exercising self-control during trying situations.	294	2	1		6	1		2	7	GG-7
Skill: In accepting criticism and turning it into a character-building element.	295	16	8		4	1		16	2	GG-9
Skill: In demonstrating initiative and creativity.	296	30	N	FC-F-3	21	19	FC-C-4			
Skill: In adjusting to change.	301	19	8		6	9		7	11	GG-11
Skill: Ability to understand one's self.	302	32	N		11	31		14	20	GG-1
Skill: In generating enthusiasm toward people.	303	23	N	FC-F-2	14	N	FC-C-3			
Attitude: That the store's personnel policies are established for the benefit of the store and the employee.	308							7	8	GG-23
Attitude: That next to job performance, human relations is an employee's greatest responsibility.	309	16	N		6	9		21	1	GG-19
Attitude: That the worker's satisfactory job performance includes not only what he/she does, but also how he/she influences other people, whether good or bad.	310	23	N		21	1		22	12	GG-18
Attitude: That honesty and integrity are personality traits necessary in job situations such as record-keeping, time-keeping and stockkeeping in addition to jobs that require working with money.	312	1	N		16	4		1	12	GG-5
Attitude: An awareness that understanding others and one's self is basic to working harmoniously together.	313	31	N		11	9		20	12	GG-13
Attitude: That leadership concentrates on effective relationships with others, but is oriented toward making progress and achieving results.	314				39	N	FC-C-18			
Attitude: A feeling that the effective supervisor must be a leader whose job is to achieve results through other people.	315				29	19	FC-C-19			
Attitude: An awareness that an employee must be willing to accept and adjust to change.	316	13	N		9	19		5	2	GG-10
Attitude: An awareness of the necessity to perform tasks in addition to one's job responsibilities when situations necessitate.	317	13	N		9	19		16	2	GG-8
Attitude: A belief that a supervisor should set an example of personal work habits and character which employees can emulate.	318	29	N		33	19		7	17	GG-25
Attitude: An awareness that good personal appearance helps create effective customer impressions.	319	10	N		18	N		11	12	GG-20
Attitude: A feeling that good human relations within a company build good public relations.	320	23	N	FC-F-9	37	N	FC-C-9			
Attitude: An awareness that good human relations improve employee morale by encouraging cooperation, generating happiness and creating harmony.	321	32	N		27	31		16	17	GG-21
Attitude: An awareness that good human relations helps increase production by stimulating interest and creativeness in employees.	322	33	N	FC-F-11	37	19	FC-C-14			
Attitude: An awareness that creativity among store personnel should be rewarded.	324									
Attitude: A willingness to accept and put into practice the planned policies and procedures of management.	325	7	N	FC-F-10	41	9	FC-C-12			
Attitude: An awareness that good human relations depends on the personality factors and the adjustment of personalities.	326				40	N	FC-C-13			

		FINANCE & CREDIT CURRICULUM GUIDE						GENERAL MARKETING GUIDE		
INSTRUCTIONAL AREA AND COMPETENCY	Compe- tency No.	Universal Teller			Credit File Operator Customer Service Rep.			Employees Interviewed	Business Executive Jury	Page #
		Employees Interviewed	Business Executive Jury	Page #	Employees Interviewed	Business Executive Jury	Page #			
IMPORTANT NOTE:										
N = Not ranked essential by jury participants.										
Attitude: A realization that employee morale is influenced by the supervisor's attitude.	328				37	31	FC-C-12			
Attitude: An awareness that motivation is closely connected with communication.	331				37	31	FC-C-17			
MARKETING/ECONOMICS										
Knowledge of or Understanding that: Know that the main objective of anyone who undertakes a business is to earn a profit.	1000							2	2	GG-1
Knowledge of or Understanding that: All activities in the business system are dictated by the needs and desires of the users of the goods and services.	1008	3	N					1	1	GG-2
Knowledge of or Understanding that: The possibilities of loss that businesses are exposed to.	1009	4	N	FC-C-1						
Knowledge of or Understanding that: The goods and services offered to meet consumer needs and wants.	1012	2	1	FC-F-2						
Knowledge of or Understanding that: Who services a financial institution is willing to offer.	1016	1	N	FC-F-3						
Skill: Ability to calculate interest in credit transactions.	1017				1	N	FC-C-1			
MANAGEMENT										
Knowledge of or Understanding that: The availability and location of customer facilities.	623	5	N	FC-F-3						
Skill: Ability to determine in various situations the most efficient way to get the job accomplished.	695	6	4	FC-F-1	1	2	FC-C-1			
Skill: In planning and organizing work.	723	2	3		2	4		3	4	GG-4
Skill: Ability to think ahead and plan for any emergencies that might arise.	731	8	5	FC-F-2						
Attitude: A belief that each employee should be made to feel his/her efforts are really appreciated.	740	4	1		3	N		1	3	GG-2
Attitude: That conditions should be such that working proves to be a satisfying social experience as well as a means of making a livelihood.	744							4	2	GG-3
Attitude: An awareness that special customer services and accommodations build customer goodwill and help increase sales.	754	3	3	FC-F-4						
Attitude: That a good supervisor must also be an effective teacher or trainer.	768	7	7					1	1	GG-1
Knowledge of or Understanding that: How to safeguard against forgeries, counterfeit money, bad checks, and altered checks.	1200	1	N	FC-F-5						
MATHEMATICS										
Knowledge of or Understanding that: How to determine a cash register error, the amount and how to correct it on the proper form.	354	4	4	FC-F-6						
Knowledge of or Understanding that: Knowledge of maintaining proper records of cash received on account to prevent errors in the records and possible losses.	355	4	1	FC-F-1						
Skill: In multiplying and extending figures with facility.	357	4	6					1	1	GG-3
Skill: In adding columns of figures with facility.	358	9	2					2	2	GG-1
Skill: In balancing cash and totaling sales for the department and/or cash register at the end of the day.	361	6	N	FC-F-8						
Skill: Skill in accurately calculating the exact amount of a customer's account, or purchase.	374	8	N	FC-F-3	1	1	FC-C-1			

INSTRUCTIONAL AREA AND COMPETENCY	Com- pe- tency No.	FINANCE & CREDIT CURRICULUM GUIDE						GENERAL MARKETING GUIDE		
		Universal Teller			Credit File Operator Customer Service Rep.			Employees Interviewed	Business Executive Jury	Page #
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IMPORTANT NOTE: N = Not ranked essential by jury participants.										
Skill: Ability to make change quickly and accurately.	386	2	8	FC-F-4						
Skill: In preparing cash drawers for checkout registers allowing quantities of change and bills needed for various traffic periods.	388	7	6	FC-F-5						
Skill: Ability to balance cash drawers against registers.	389	1	4	FC-F-7						
Attitude: Attitude that carefully calculating the exact change and amount of a customer's purchase will prevent bank losses and inventory shortages.	390	10	9	FC-F-2						
Knowledge of or Understanding that: Federal and state laws applicable to credit.	398				1	1	FC-C-2			
Knowledge of or Understanding that: The ways to handle special orders for customers - merchandise, additional credit cards, increase in credit limits, etc.	404				2	4	FC-C-1			
Skill: In taking accurate stock counts of merchandise for ordering, inventory or unit book control.	442							3	1	GG-5
Skill: Ability to participate in merchandise counts for physical inventories.	463							5	3	GG-4
Skill: Understanding the ways to handle special service orders, or orders of merchandise for customers.	464							4	4	GG-2
Skill: In using forms and records necessary in inventory control.	466							1	5	GG-1
Attitude: The stockkeeping errors or losses affect company profits.	474							2	2	GG-6
OPERATIONS										
Knowledge of or Understanding that: The procedures in analyzing and aging customer accounts for the business' use and use by the credit bureau.	594				12	N	FC-C-5			
Knowledge of or Understanding that: The business' billing procedure.	595				13	N	FC-C-4			
Knowledge of or Understanding that: How to follow through references given by credit applicants.	596				3	1	FC-C-1			
Knowledge of or Understanding that: How to convert or transfer customer accounts from one type to another.	598	18	N	FC-F-9						
Knowledge of or Understanding that: How to process payments and deposits.	600	11	N	FC-F-6						
Knowledge of or Understanding that: How to work effectively with credit bureaus to supply and receive credit reference information vital to the business and credit bureau.	602				4	2	FC-C-2			
Knowledge of or Understanding that: Understanding of how to discuss delinquent accounts with a customer and keeping that person's goodwill.	603				7	10	FC-C-6			
Knowledge of or Understanding that: Proper care of store equipment and proper stock arrangements can help prevent accidents.	615							3	3	GG-1
Knowledge of or Understanding that: Careful use of supplies will help control expenses.	619							11	11	GG-15
Knowledge of or Understanding that: How to authorize customer checks according to the store's policy.	621	16	N	FC-F-3						
Knowledge of or Understanding that: How to "close out" the department at the end of a selling day.	632	23	N	FC-F-2						
Knowledge of or Understanding that: Procedures for reporting and handling damaged merchandise.	634							7	6	GG-13
Knowledge of or Understanding that: The uses of forms and reports necessary in stockkeeping.	640							12	7	GG-12

		FINANCE & CREDIT CURRICULUM GUIDE						GENERAL MARKETING GUIDE		
INSTRUCTIONAL AREA AND COMPETENCY	Com- petency No.	Universal Teller			Credit File Operator Customer Service Rep.			Employees Interviewed	Business Executive Jury	Page #
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IMPORTANT NOTE: N = Not ranked essential by jury participants.										
Knowledge of or Understanding that: How to take care of employees' and customers' accidents in the store.	660							12	N	GG-3
Knowledge of or Understanding that: How to unload delivery trucks quickly and efficiently, placing items in their proper position in the stock area.	669							9	12	GG-8
Skill: Skill in working effectively with credit bureaus to supply and receive credit reference information vital to the store and the credit bureau.	679				9	6	FC-C-3			
Skill: In accurately handling and recording customer transactions.	680	14	3	FC-F-7						
Skill: In determining when to take legal action with delinquent accounts.	682				9	N	FC-C-7			
Skill: In keeping informed of state and federal laws concerning credit.	684				9	N	FC-C-8			
Skill: In handling and caring for store equipment.	696	20	5	FC-F-1						
Skill: Ability to locate or place stock and fixtures within a department to facilitate customer service, increase merchandise protection, eliminate employee and customer hazards and permit ease of restocking.	697							4	7	GG-14
Skill: In accurately checking in merchandise against an invoice.	708							2	4	GG-10
Skill: In remembering safety precautions that can eliminate accidents while handling equipment.	732							4	1	GG-4
Attitude: Belief that employees must be trained with regard to safety measures and accident prevention.	751	29	7					10	7	GG-6
Attitude: That complete records should be kept of all incoming merchandise for store protection.	761							8	7	GG-9
Attitude: That since cashing checks is a risky business every precaution should be taken when cashing them.	775	1	1	FC-F-4						
Attitude: That empty cases and cartons should be quickly cleared from aisles to prevent customer and employee accidents.	777							1	1	GG-11
Attitude: That employees must be made alert to property protection and store security by supplying them information concerning fire and general safety regulations and procedures.	788							6	5	GG-7
Knowledge of or Understanding that: Credit information.	1166				6	N	FC-C-9			
Knowledge of or Understanding that: Verify credit and bank references and prepare report of findings.	1167				9	N	FC-C-10			
Attitude: That any defects or problems regarding telephone equipment (handset/headset, call director) should be reported to the supervisor.	1168				9	N	FC-C-11			
Skill: Use legible handwriting in preparing forms, messages, and records.	1169	9	N	FC-F-10	5	N	FC-C-12			
Skill: Listen attentively to directions, assignments, and information from customers, supervisors, or managers.	1170	2	N	FC-F-11	2	N	FC-C-13			
Skill: Skill in handling correctly receiving on account, and paid out transactions.	1171	17	N	FC-F-12						
Skill: Ability to sell money orders, traveler's checks, etc.	1172	4	N	FC-F-13						
Skill: Skill in recognizing and handling thieves.	1173	21	N	FC-F-14						
Skill: Skill in preparing forms for items such as cashier checks, drafts, money orders and government bonds.	1174	6	N	FC-F-15						
Skill: Skill in operating a teller machine.	1175	9	N	FC-F-16						
Skill: Skill involved in cashing drafts.	1176			FC-F-17						
Skill: Skill in using the telephone correctly and courteously.	1177	14	N	FC-F-18						

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INSTRUCTIONAL AREA AND COMPETENCY	Compe- tency No.	Universal Teller			Credit File Operator Customer Service Rep.			Employees Interviewed	Business Executive Jury	Page #
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Knowledge of or Understanding that: Interpret computer output such as printouts, visual display screens, etc.	1178	20	N	FC-F-19						
Knowledge of or Understanding that: Maintain public relations and goodwill with present clients through activities such as servicing accounts, communicating with clients, etc.	1179	20	N	FC-F-20						
Knowledge of or Understanding that: How to open and close the teller cage.	1180	2	N	FC-F-21						
Skill: In performing the necessary banking functions such as depositing funds.	1181	6	N	FC-F-22						
Skill: In processing payments.	1182	13	N	FC-F-23						
Skill: In issuing drafts.	1183	25	N	FC-F-24						
Skill: In accepting deposits.	1184	4	N	FC-F-25						
Skill: In counting and recording the till and deposit money with cashier.	1185	14	N	FC-F-26						
Skill: In preparing journals, vouchers, for transfers of funds and receipt of funds.	1186	22	N	FC-F-27						
Knowledge of or Understanding that: How to collect fees and write receipts.	1187	16	N	FC-F-28						
Knowledge of or Understanding that: How to process government bond transactions.	1188	11	N	FC-F-29						
PRODUCT and/or SERVICE TECHNOLOGY										
Knowledge of or Understanding that: The ways to interpret the features of a service in terms of benefits to customers.	499	12	N	FC-F-8						
Knowledge of or Understanding that: The ways to show that a particular service is suited for the purpose the customer has in mind.	501	5	N	FC-F-9						
Knowledge of or Understanding that: The proper way to handle customers files, and the way to handle merchandise when placing it in stock or on display.	504									GG-1
Knowledge of or Understanding that: The various departments in which a service can be found, as well as the various locations of merchandise on the selling floor and in reserve stock.	505	2	N	FC-F-2						
Knowledge of or Understanding that: The sizes, colors, styles and prices in which merchandise is available, as well as the various types of credit available to customers.	506	2	N	FC-F-12						
Knowledge of or Understanding that: The uses of specific merchandise/ services and the differences between similar articles so that merchandise/ services may be selected to meet a customer's needs.	508	8	N	FC-F-10						
Knowledge of or Understanding that: Adequate merchandise/ service information will enable the salesperson to increase sales as well as his/ her earning capacity.	510	8	N	FC-F-5						
Knowledge of or Understanding that: Labels taking the form of tags, stamps, wrappers, etc. identify products as to their content.	517							1	2	GG-2
Skill: The skill in using facts about the merchandise/ service itself when helping a customer make a buying decision.	548	4	1	FC-F-11						
Skill: In expressing customer benefits that accompany merchandise selling features.	550	13	N	FC-F-6						
Skill: Skill in maintaining a usable bank of product knowledge, selecting that which can be used with individual customers.	560	7	N	FC-F-1						

		FINANCE & CREDIT CURRICULUM GUIDE						GENERAL MARKETING GUIDE		
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IMPORTANT NOTE: N = Not ranked essential by jury participants.										
Skill: In selecting and quoting factual comments about certain services.	562	10	N	FC-F-7						
Attitude: That a continual program of training and retraining employees with product knowledge must be carried out.	580	11	N	FC-F-3						
Attitude: That a salesperson must have sufficient knowledge of the services offered or merchandise sold in order to answer a customer's questions satisfactorily.	582	1	2	FC-F-13						
Attitude: That adequate merchandise/service knowledge usually creates in the salesperson enthusiasm for his/ her goods and adds to his/ her self-confidence.	583	13	N	FC-F-4						
Skill: Ability to translate credit information to the customer.	1300				1	N	FC-C-1			
Knowledge of or Understanding that: How to promote the use of available services.	1301	5	N	FC-F-14						
SELLING										
Knowledge of or Understanding that: How to handle individual differences in customers.	810	9	N	FC-F-9						
Knowledge of or Understanding that: How to make change and count it back to the customer.	818	1	20	FC-F-4						
Knowledge of or Understanding that: The ways to handle customer complaints according to store policy.	823	7	N	FC-F-18	3	8	FC-C-6			
Knowledge of or Understanding that: Knowledge of the store's credit policy, terms, and credit plans.	824				3	1	FC-C-1			
Skill: Skill in remembering customers' names when serving them.	862	14	8	FC-F-5						
Skill: In relating merchandise benefits to a customer's needs when talking about it.	873	24	N	FC-F-8						
Skill: In sensing a customer's objections and handling them as effectively as possible.	874	22	18	FC-F-15						
Skill: In suggesting larger quantities, related goods and additional goods in an effort to increase the average sale.	875									
Skill: In closing a sale with a statement appropriate to the occasion or the season.	876									
Skill: Ability to effectively suggest merchandise, services, or accounts from one's own department or other departments in the store that might satisfy the needs of the customer.	877									
Skill: In locating stock on the selling floor, in an understock or a reserve stock.	878							2	6	GG-5
Skill: Ability to treat customers with courtesy even though they don't buy in hope that they will return to buy at some future date.	880	18	1	FC-F-13						
Skill: Ability to tactfully handle difficult customers.	897	4	4	FC-F-10						
Skill: Ability to serve customers in the manner or style that management desires.	899	1	1	FC-F-14						
Skill: Ability to quickly spot low-stock items and on a priority basis refill immediately if there is a reserve stock.	902							4	5	GG-6
Skill: Ability to rotate coded items to the front so that older merchandise is sold first.	908							5	3	GG-4
Attitude: A feeling that each customer is an "individual."	918	2	N	FC-F-11	2	N	FC-C-3			
Attitude: A feeling of sincere interest in customers and their problems.	920	9	N	FC-F-7	1	3	FC-C-2			
Attitude: A strong interest in the merchandise or service being sold.	922	22	N	FC-F-6						

INSTRUCTIONAL AREA AND COMPETENCY	Com- pe- tency No.	FINANCE & CREDIT CURRICULUM GUIDE						GENERAL MARKETING GUIDE		
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IMPORTANT NOTE: N = Not ranked essential by jury participants.										
Attitude: A feeling that value is added to merchandise / services that are presented properly and handled with care and respect.	924	12	N	FC-F-12						
Attitude: That customer's objections must be handled and overcome with respect.	926	6	3	FC-F-16	5	N	FC-C-5			
Attitude: That a customer's complaint is an excellent opportunity to build goodwill.	927	8	11	FC-F-19						
Attitude: That sufficient understanding of a firm's policies is necessary to truly represent the viewpoint of management to customers.	932				6	N	FC-C-4			
Attitude: That today's customer chooses the store where shopping conditions are most pleasant.	936	16	N	FC-F-3						
Attitude: That the customer — by his / her very act of complaining — is giving the store an opportunity to correct a possible fault in its operation.	937	19	N	FC-F-20						
Attitude: A feeling of pride in being an employee.	938	22	N	FC-F-1						
Attitude: A belief that one should live up to promises made to customers.	943	12	4	FC-F-2						
Attitude: That merchandise must be carefully handled to reduce markdowns.	948							6	2	GG-2
Attitude: An awareness that successful selling hinges on adequate product information, the customer's understanding and the salesperson's personality.	950	24	N	FC-F-17						
Attitude: That one should give the best customer service with the customer always first in mind.	957							1	1	GG-1
Attitude: That low-stock items must be quickly spotted and refilled immediately from a reserve stock.	970							3	4	GG-7

APPENDIX

The following is a list of the Finance and Credit jury of business executives and the firms they represent.

Mr. Walter Lewis
Executive Vice President & Cashier
Columbia National Bank of Chicago
Chicago, IL 60656

Mr. Ira Nathanson
Vice President
Unity Savings
4242 North Harlem Avenue
Chicago, IL 60634

Ms. Ceil Mikulski
Supervisor
TRW Credit Data
6022 West Touhy Avenue
Chicago, IL 60648

Mr. Paul Decker
Vice President
Bank of Commerce & Industry
6100 North Northwest Highway
Chicago, IL 60631

Ms. Rebecca Cheatum
Northwest Trust and Savings Bank
311 South Arlington Heights Road
Arlington Heights, IL 60005

Mr. William Wojcik
Vice President
Norwood Federal Savings & Loan
5813 Milwaukee Avenue
Chicago, IL 60646

Mr. Marty Quinn
Vice President of Personnel
Pioneer Bank and Trust
4000 West North Avenue
Chicago, IL 60646

Ms. Gail Krezeminski
Assistant Head Teller
Norwood Federal Savings and Loan
5813 Milwaukee Avenue
Chicago, IL 60646

Mr. Richard Grego
Coordinator of Banking Skills
First National Bank of Chicago
One First National Plaza
Chicago, IL 60670

Ms. Pat Waite
Bank of Elk Grove Village
100 East Higgins Road
Elk Grove Village, IL 60007

Mr. Irvin Belmonte
VISA Operations
850 Davis Road
Elgin, IL 60120

Mr. Pete Perfette
VISA Operations
850 Davis Road
Elgin, IL 60120

Mr. Bruce Whitelow
Supervisor
TRW Credit Data
6022 West Touhy Avenue
Chicago, IL 60648

Mr. Robert Sorenson
Operations Office
Pioneer Bank
4000 West North Avenue
Chicago, IL

Mr. Max Lucas
VISA Division
First National Bank of Chicago
One First National Plaza
Chicago, IL 60670

Mr. James Fageron
Bank of Elk Grove Village
100 East Higgins Road
Elk Grove Village, IL 60007

Mr. William Sheldon
Training and Employee Development
Officer
Unity Savings Association
4242 North Harlem Avenue
Chicago, IL

Ms. Brenda Russell
Continental Bank
231 South LaSalle Street
Chicago, IL 60604

Ms. Loretta Jensen
VISA Operations
850 Davis Road
Elgin, IL 60120

Ms. Pat Grimes
Head Teller
Columbia National Bank of Chicago
5250 North Harlem Avenue
Chicago, IL 60656

Ms. Donna Carlino
Specialist Research & Information
Illinois Credit Union League
2011 Swift Drive
Oakbrook, IL 60521

FINANCE

JOB TITLES

Universal Teller

Types of Institutions

**COMMERCIAL BANK,
SAVINGS & LOAN ASSOCIATION,
CREDIT UNION**

Cluster Instructional Objective: AN AWARENESS OF YOUR COMPETITORS' ADVERTISED SERVICES IS BENEFICIAL IN SELLING YOUR OWN SERVICES

1 What Does the Competent Marketing Employee Do?

062-Attitude

That an awareness of competitors' advertised services--its process and competitive selling features--is beneficial in selling one's own services.

Suggested Learning Activities

Have students read an assignment relating to the importance of knowing pertinent facts in selling and advertising. After they have read the assignment, have students think of a service offered at a financial institution and identify the information about the product that the teller would tell to the customer. Students can then report the example to a group or the whole class. Have the student compare the differences in services offered by a bank or a savings and loan.

Select five financial advertisements from the daily newspaper or in a magazine. Taking the ads selected, trace the facts contained in the ads back to an advertising fact sheet.

Have students discuss how tellers are in an excellent position to acquaint customers with additional services offered at the bank.

References

LAP 2-062

Retail Selling
Chapter 29

Banking Technology
Page 15

Marketing for the Bank
Executive
Chapters 4, 7

Creative Selling
Chapter 6
2nd Edition

Cluster Instructional Objective: UNDERSTAND AND APPLY SALES RELATED ACTIVITIES WITHIN THE FINANCIAL INSTITUTION THAT APPLIES TO ALL SERVICES

1

What Does the Competent Marketing Employee Do?

042-Skill1

In correctly informing customers of the location of services within the institution.

Common to

Food Marketing

General Retail Merchandising

OTHER CLUSTER COMPETENCIES

003-Knowledge of/or Understanding that

Suggested Learning Activities

Have students draw the layout of their training station. Have students identify where each department is within the institution.

Have students visit a bank asking a teller where a specific service is located. Students should repeat this process with two other tellers. The student should observe (1) how the directions were given by the various tellers, (2) whether or not the tellers used hand gestures in their oral explanations, (3) if the directions were clear enough for the students to follow, and (4) if the directions were the most direct route to the location. After the students have completed this activity, they should determine (1) which teller gave the best directions and (2) why these directions were the best. The results of this experiment should be presented in a brief written report.

Have students work in small groups to discuss why it is important for tellers to know where services can be found in the bank. Students should present how they (as tellers) can help customers find different departments.

References

LAP 7-042

Marketing for the
Bank Executive
Chapter 1

Fundamentals of Selling
Chapter 9
10th Edition

Retail Selling
Chapter 29

Advertising and Display
Merchandising
Chapter 2

Advertising

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE IMPORTANCE OF GOOD TECHNIQUES IN COMMUNICATION

2 What Does the Competent Marketing Employee Do?

101-Knowledge of/or Understanding

Of the situations in which to use a technical language or commonly understood language.

Common to
Food Marketing

OTHER CLUSTER COMPETENCIES

120-Skill
164-Attitude

Suggested Learning Activities

Have students brainstorm a list of technical language and another list of common language that could be used to sell the following services:

1. Specialized savings accounts.
2. Certificates of deposits.
3. Savings bonds as gifts.
4. Savings bonds as investments.
5. Safety deposit box.
6. N.O.W. drafts.

Have students select a banking service of their choice. Then the students can explain if the teller should use technical language, common language, or both when discussing the following with customers:

1. Why the service is offered.
2. How the service may be used.
3. The purposes of this service.
4. The objections that may be given about the service.
5. The other services offered in the business.

References

LAP 2-101

Retailing Principles
and Practices
Part 8

Communications in Marketing
Chapter 1
2nd Edition

Retail Merchandising
Page 358

Bank Teller
Unit VI
(new publication)

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE IMPORTANCE OF GOOD TECHNIQUES IN COMMUNICATION

2 What Does the Competent Marketing Employee Do?

120-Skill

In using the terminology of distribution and developing a vocabulary descriptive of the product or service being sold.

OTHER CLUSTER COMPETENCIES

101-Knowledge of/or Understanding that

164-Attitude

Suggested Learning Activities

Have students prepare a list of 15 terms that are unique to their career area. Then beside each term, define it. Have students with similar career objectives compare their lists. The students should adjust their list by writing in an "addition column" any new words found on another students list. Slang words are acceptable. Their lists should be submitted to you.

Have students select an item or service from their training station that requires, or could require, some type of personal selling. Have the students give a short presentation on the item using as many terms as possible when discussing the item. Role play with a student. Have the student be the teller. Give the student (teller) an unfamiliar service. As the customer, you should be very familiar with the service. It should become obvious to the student how hard it is to sell a service when one has insufficient service knowledge and consequently improper vocabulary.

References

LAP 2-120

Communications in Marketing
Chapter 3

Finance and Credit
Part 1
Section 6

Communications in Marketing
Chapter 3
2nd Edition

Finance and Credit
Crawford-Lynch
Chapter 3

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE IMPORTANCE OF GOOD TECHNIQUES IN COMMUNICATION

2 Communications

What Does the Competent Marketing Employee Do?

164-Attitude

An awareness that certain thoughtlessly used terms can be misinterpreted by the listener.

Common to
General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

101-Knowledge of/or Understanding that
120-Skill

Suggested Learning Activities

List the following words on a piece of paper and have the students determine the ways these words can be misinterpreted by a customer.

1. Savings and Loan pays higher interest than any bank.
2. Instant money card.
3. Free gifts for depositors.
4. Free checking account.
5. High yield CD's at 8%.

From a newspaper, have students list the words from any advertisements or headline that could be misinterpreted or misleading. Also, students can look for any grammatical errors.

Have students ask the English-speech teacher to help them compile a list of 10 adjectives or phrases that could be taken different ways or have different meanings. You should set this up with the English-speech teacher so the students will get the teacher's cooperation.

References

LAP 2-164

Human Relations in Business
Chapter 6

Fundamentals of Selling
Chapter 5

Communications in Marketing
Chapter 4
2nd Edition

Cluster Instructional Objective: ABILITY TO RELATE THE USE OF SPEECH AND VOCABULARY TO GOOD ORAL COMMUNICATIONS

2 What Does the Competent Marketing Employee Do?

137-Skill

Ability to talk clearly and pleasantly, conveying spirit and enthusiasm in one's speech.

Common to

General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

145-Attitude

152-Attitude

Suggested Learning Activities

Have the students read the following case and analyze the problem. Follow with a class discussion on how to convey spirit and enthusiasm in communications.

CASE: Joe Green raced his sister to answer the phone. "Hello," he gasped. Then, "Nah, he's not here... That's o.k.," he concluded. "Who was on the phone, Joe?" his mother asked. "I dunno," he muttered. "Someone calling for Bill." "You should have asked so Bill could have returned the call." "Oh, it was some girl. She can call back. Anyway, I have to go to work."

An hour later at work Joe had to answer the phone. His boss wanted to know if he called the customer back with the information on the savings account record. "Yeah, I called the customer," Joe said. "Yeah, I will write a follow-up letter to the customer, I guess."

Joe would like to be promoted to Head teller, but his boss feels Joe should not be promoted. What do you think Joe's problem is and how would you solve it?

Tape record a conversation showing both enthusiasm and lack of enthusiasm. Have students react to the tape. Follow with a discussion on why enthusiasm is important.

References

LAP 3-137

Finance and Credit
Crawford-Lynch
Chapter 7

Retail Selling
Chapter 8

Fundamentals of Selling
Chapter 3

Communications in Marketing
Chapters 3, 4

Oklahoma Distributive
Education II

Introduction to Speech
Book
(selected readings)

Cluster Instructional Objective: ABILITY TO RELATE THE USE OF SPEECH AND VOCABULARY TO GOOD ORAL COMMUNICATION

2 What Does the Competent Marketing Employee Do?

145-Attitude

Attitude that poor or awkward grammar lowers the business image and the value of the services in the estimation of the customer.

Common to

Food Marketing

General Retail Merchandising

OTHER CLUSTER COMPETENCIES

152-Attitude

137-Skill

Suggested Learning Activities

In a role-playing situation, have one student act as a customer approaching a teller who is discussing the services the financial institution offers. The student acting as the teller should use incorrect grammar while discussing the services. Follow the demonstration with a discussion on the image conveyed. Ask the student (customer) whether he/she would do business with this teller and why or why not.

Play a tape recorded presentation of a new accounts clerk discussing the services offered for the class. Some of the presentation should be grammatically correct and some grammatically incorrect. Have students decide which presentation created the most favorable impressions and which services they would use.

Have a person from the speech area of the high school give a lecture on "How Poor or Awkward Grammar Creates a Poor Image." Follow with class discussion.

As a group, the students will have a discussion on what they feel are misused words and phrases from their experience.

References

LAP 3-145

Communications in Marketing
Chapter 4

Retailing Principles and
Practices
Part 56

Retail Selling
Chapter 8

Communications in Marketing
Chapter 4
2nd Edition

Fundamentals of Selling
Chapter 3
Pages 73, 86

Cluster Instructional Objective: ABILITY TO RELATE THE USE OF SPEECH AND VOCABULARY TO GOOD ORAL COMMUNICATION

2 What Does the Competent Marketing Employee Do?

152-Attitude

Appreciation of the value of correct enunciation and pronunciation in speaking.

Common to

Food Marketing

General Retail Merchandising

OTHER CLUSTER COMPETENCIES

145-Attitude

137-Skill

Suggested Learning Activities

Ask students to develop a list of the words from their reading assignments they find difficult to pronounce. At convenient intervals during the semester, have students write the words on the blackboard. Have students practice pronouncing the words and also discuss the definitions. They should also use the words in sentences.

Ask a teacher from the speech department to talk to the class on the importance and value of correct enunciation and pronunciation. Supplement this presentation with a follow-up that applies to the business environment.

Acquire a tele-trainer from the telephone company. Have students role-play the following situation and record the students' conversations.

SITUATION: Have students call to inquire about an advertised position. Play the recording back to the class and listen for poor wording, poor enunciation, and poor pronunciation. Stress the importance of speaking correctly and the image it creates.

References

LAP 3-152

Fundamentals of Selling
Chapter 3, b

Communications in Marketing
Chapter 4

Finance and Credit
Unit 1
Section 6

Communications in Marketing
2nd Edition
Chapter 3

Communications at Work
Chapter 3

Retail Principles
and Practices
Part 56

Retail Principles
and Practices
(7th edition, 1981
tentative)
Part 14

Cluster Instructional Objective: COMPREHEND HOW THE VOICE AND GESTURES AFFECT COMMUNICATION

2 What Does the Competent Marketing Employee Do?

150-Attitude

An awareness that the voice can be used to express conviction and convey confidence.

Common to
Food Marketing

Suggested Learning Activities

Tape four or five radio commercials. Try to record a variety of advertisements that use different voice approaches to advertise financial services. Have students write a reaction statement to each commercial after you have played it back for them. Write their reactions on the board, both good and poor points. Then ask them what could be done in order to make the advertisement express conviction and convey confidence.

Prepare a written sales talk. Have several students record the written sales talk. Have them try to convey confidence and express conviction. Play the recordings back to the class for their comments.

References

LAP 5-150

Oklahoma Distributive
Education III
Page 259-B

Fundamentals of Selling
Chapter 3, b

Communications in Marketing
Chapter 3
2nd Edition

Finance and Credit
Part 1
Section 6

Finance and Credit
Crawford-Lynch
Chapter 7

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE IMPORTANCE OF THE VOICE AS A MEDIUM OF SELLING

2 What Does the Competent Marketing Employee Do?

154-Attitude

A belief that the voice is an important medium through which selling is accomplished.

Common to

General Retail Merchandising
Food Marketing

Suggested Learning Activities

Have students tape record a presentation for an account offered at their training station. Then students should play the tape back and evaluate its effectiveness for attention-getting, value, enthusiasm, poise, confidence, and as an index of their feelings. Their tape recording and evaluations should be turned in to you.

Have students listen to a TV or radio announcer and rate the announcer's voice for enthusiasm, poise, confidence, and effectiveness as an attention getter.

References

LAP 6-154

Fundamentals of Selling
Chapter 3

Communications in Marketing
Chapter 4

Personality Development for Business
Chapters 7, 8, 9

Communications at Work
Chapters 1, 2, 3

Communications in Marketing
2nd Edition
Chapter 3

Finance and Credit
Part 1
Section 6

Finance and Credit
Crawford-Lynch
Chapter 7

Cluster Instructional Objective: ABILITY TO REALIZE THAT THE VOICE IS AN ENHANCER OF VALUE IN COMMUNICATIONS

2 What Does the Competent Marketing Employee Do?

155-Knowledge of/or Understanding that

Understanding that voice tone quality enhances the value of the merchandise or service described.

Common to
General Retail Merchandising

Suggested Learning Activities

Have students select readings from those listed. Then the students can complete a written assignment from the end of the chapter. The assignment should be handed in to you for evaluation.

Record four or five radio commercials on a tape player. Try to get a variety from "hard sell" to "soft sell" items. Then play the commercials for the students and ask them to react to each commercial as to the image of the service and the image of the advertising firm. Then discuss each commercial with the students.

Role play with students. You be the customer and have students be the teller. Before the role playing begins, give a brief lecture on the importance of voice tone and how it enhances the value of the service described. As each student role plays the teller, have the other students act as judges on the role players. They should judge both the positive and the negative features of the voice tone quality. Then discuss with the students the role playing situations or you can demonstrate the importance of voice by assuming the role of the teller.

References

LAP 7-155

Retailing Principles and Practices
Page 485
Part 8

Retail Merchandising
Chapter 13, a
Page 352

Communications in Marketing
Chapter 4

Communications in Marketing
Chapter 3
2nd Edition

Finance and Credit
Crawford-Lynch
Chapter 7

Cluster Instructional Objective: ATTITUDE THAT ADEQUATE SERVICE
KNOWLEDGE IS IMPORTANT IN TELEPHONE
COMMUNICATION

2 What Does the Competent Marketing Employee Do?

156-Attitude

An awareness of the importance of adequate service knowledge in telephone communication.

Suggested Learning Activities

Give the students a list of services, for example:

1. Free Checking
2. Overdraft Privileges
3. Travelers Checks
4. Safe Deposit Boxes
5. Bank Credit Cards

Have the students either orally or written, explain what information would be important to know and why it is important to communications.

References

LAP 8-156

Communications in Marketing
Chapter 4
Pages 51-54

Retailing Principles and
Practices
Part 25

Retailing Principles and
Practices
Parts 29, 41, 44

Retail Selling
2nd Edition
Unit V
Section 27

Cluster Instructional Objective: ABILITY TO DEMONSTRATE CORRECT TELEPHONE USAGE

2 What Does the Competent Marketing Employee Do?

114-Skill

Skill in using the telephone correctly and most effectively.

Suggested Learning Activities

Contact Illinois Bell Telephone. They have tele-trainer available for classroom use-- will let students practice oral communication skills on phones as well as giving practice transferring calls and using hold button.

They also have booklets available which include dittos and teacher's guide. All of their material is available free.

Role play situation. Group students into pairs. Have each student write up a situation in which he might call a financial institution or credit department of a store. Have participants call; ask them to include names which require care in pronunciation and spelling; also include amounts of money.

Use ditto material from Illinois Bell to help learn telephone terminology.

References

LAP 9-114

Ohio D.E. Lab

Illinois Bell Telephone

Retailing Principles and Practices

Part 45

6th Edition

Credit and Collections

DE 14 (South-Western)

Section 23

Finance and Credit

Part 1

Section 6

Finance and Credit

Crawford-Lynch

Chapter 7

Bank Teller

Unit VI

(new publication)

Cluster Instructional Objective: ABILITY TO TRANSLATE TECHNICAL WORDS INTO CUSTOMER LANGUAGE

2 What Does the Competent Marketing Employee Do?

143-Skill

Skill in translating technical words concerning an item of merchandise or service into customer language.

Common to

General Retail Merchandising

Suggested Learning Activities

In small groups have the students analyze services discussing each feature in terms of customer benefits.

Have the students role-play a sales demonstration using a technical service. All technical words should be translated to customer language.

References

LAP 12-143

Salesmanship Fundamentals
Chapter 6

Fundamentals of Selling
Chapter 9, c

Communications in Marketing
Chapter 1
2nd Edition

Finance and Credit
Part 1
Section 6

Finance and Credit
Crawford-Lynch
Chapter 3

Cluster Instructional Objective: ABILITY TO SELECT AND USE SUITABLE WORDS

2 What Does the Competent Marketing Employee Do?

123-Skill1

Skill in selecting and using words
suitable to the nature of the
service being sold.

Common to

General Retail Merchandising
Food Marketing

Suggested Learning Activities

Have students select a product or service
offered by their training station and prepare
a list of vocabulary words unique to that
product or service.

Have students prepare a demonstration on a
product or service offered at their training
station. As a student is presenting, class-
mates can make a vocabulary list of words used
which they believe are unique to that product
or service offered.

Have a group of students brainstorm a list of
adjectives. The group should make the list as
large as possible. Then the group can identify
which adjectives convey real meaning and which
are general and unmeaningful in helping
describe a product or service.

References

LAP 13-123

Retailing Principles and
Practices
Part 8

Finance and Credit
Part 1
Section 6

Finance and Credit
Crawford-Lynch
Chapter 3

Cluster Instructional Objective: UNDERSTAND THE IMPORTANCE OF COMMUNICATING
EFFECTIVELY DEALING WITH CUSTOMER INQUIRIES
OR EXPLAINING POLICIES

2 What Does the Competent Marketing Employee Do?

117-Skill1

Skill in interpreting policies to customers.

Common to

Food Marketing

General Retail Merchandising

OTHER CLUSTER COMPETENCIES

116-Skill1

Suggested Learning Activities

Have students list four financial institutions' policies from their training station. Then students should relate one possible question for each of these policies from the customers' point of view. The students could also respond to the questions and interpret the policy for the situation. The students information should be submitted to you for evaluation.

Have students interview the manager or an officer at their training station to determine the rationale behind four of the financial institution's customer policies. Students should submit the report to you or invite the manager or officer to be a guest speaker on customer policies.

References

LAP 20-117

Customer Services
Chapters 5,6

Retailing Principles and
Practices
Part 31

Finance and Credit
Part 1
Section 6

Credit and Collections
Section VI

Finance and Credit
Crawford-Lynch
Chapter 7

Cluster Instructional Objective: UNDERSTAND THE IMPORTANCE OF COMMUNICATING
EFFECTIVELY DEALING WITH CUSTOMER INQUIRIES
OR EXPLAINING STORE POLICIES

2 What Does the Competent Marketing Employee Do?

116-Skill

Skill in satisfactorily handling customer inquiries for general information.

Common to

General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

117-Skill

Suggested Learning Activities

Have students arrange with their training sponsor to observe the customer service department at their training station. While the students are observing they can make a list of the information requested. They can also identify that which is asked more frequently than others.

Have students draw their training station layout. From this layout, the students can write a brief summary of why the bank has such a layout (preferably done with the help of their training sponsor or supervisor). Then the students should submit their completed layout to you. The major department should be labeled and the explanation of why the business has this layout should be included.

Lecture on the reasons for layouts. Then the students can make a rough layout of a bank based on the lecture and their career objective. The students should list key reasons supporting their layout. The rough layout and "key reason" list should be turned in to you.

References

LAP 20-116

Communications in Marketing
Chapters 1, 4

Fundamentals of Selling
Chapter 7

Cluster Instructional Objective:

UNDERSTAND HOW TO IMPLEMENT
DIRECTIONS AND THE PROPER USE
OF THE TELEPHONE

FC-F-16

What Does the Competent Marketing Employee Do?

115-Skill

In receiving or giving telephone
orders, complaints, and messages.

Common to
Food Marketing

Suggested Learning Activities

Using a tele-trainer or a switchboard system,
have students role-play the following situa-
tions. Tape a few for discussion purposes.

1. You are placing a call to a credit bureau
in regard to a customer's account. The
account is for Mr. Charles Nelson; his
account number is 352-6542-097.
2. You are calling a customer to encourage
the customer to pay their check that is
overdrawn. Your supervisor has requested
you to record all the information developed
during the call to be submitted after the
call is completed.
3. You have just received a call from a cus-
tomer requesting information regarding
his/her account and how you must reply to
this call with a follow-up call.
4. You are calling an applicant informing
him/her that credit has been rejected.
5. You are calling a business to check the
references of an applicant's application.
6. You are answering a call from an angry
customer about his/her account. An error
has been made in his/her account.

References

LAP 24-115

Communications In Marketing
Chapter 2

Retail Merchandising
Chapter 12

Bell Telephone System

Finance and Credit
(Part 1, Section 6)

Finance and Credit
Crawford-Lynch
Chapter 7

Bank Teller
Unit VI
(new publication)

Cluster Instructional Objective: CORRECTLY DEMONSTRATE HOW TO
HANDLE CUSTOMER COMPLAINTS
THROUGH EFFECTIVE COMMUNICATIONS

2

What Does the Competent Marketing Employee Do?

136-Skill

Skill in determining the reason for a customer's complaint on their checking accounts, adjusting the complaint and tactfully informing the customer of the adjustment.

Common to
Food Marketing

Suggested Learning Activities

Have students secure a copy of their training station's policies on handling customer complaints. Discuss with them the similarities and differences.

Have students interview three employees about their methods of handling complaints. Tape record their responses and play for the class.

Have each student list the complaint which occurs most frequently in their bank. Determine the cause for the complaint and what could be done to alleviate the number of complaints in the future.

References

LAP 25-136

Customer Services
Chapter 6
2nd Edition

Finance and Credit
Crawford-Lynch
Chapter 5

Communications

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE IMPORTANCE OF WRITTEN COMMUNICATIONS IN FORMS AND REPORTS

2

What Does the Competent Marketing Employee Do?

094-Knowledge of/or Understanding that

How to use written communications in forms and reports.

Common to
Food Marketing

Suggested Learning Activities

Discuss with the students the following cases:

Mr. Jones called yesterday and was very upset about his checking account. He claimed there was an error in his balance. After checking his records, you determine the error and correct it. Now your boss has asked for a report on the problem, and he wants you to write to Mr. Jones explaining the situation.

After discussing the situation, have the students write a report to the boss and a letter to Mr. Jones. The letters should be turned in to you.

CASE 2

Discuss with the students and have them complete the following case:

The loan department deals with customers' overdrawal in accounts. As an employee, you are to handle Mrs. Smith's account. She is a good customer and has been at your bank for 15 years. Her account is overdrawn by \$450. (Your bank will cover her account up to \$400 with a 18% monthly charge.) You have called her twice--once on May 1 and again on May 30. Her account is \$50 over the limit. She had promised to pay by May 20, but her car broke down and she could not afford the payment. Today you have called

References

LAP 27-094

Communications in Marketing
Chapter 7
2nd Edition

Retail Selling
Chapters 14, 15

Retail Merchandising
Chapter 15

Communications in Marketing
Chapters 7, 8

Fundamentals of Selling

Basic Retail Credit
Chapter 30

Credit and Collections
Chapter 26

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE IMPORTANCE OF WRITTEN COMMUNICATIONS IN FORMS AND REPORTS

2 What Does the Competent Marketing Employee Do?

094-Continued

Suggested Learning Activities

References

again. She has a new job and promised to pay the loan by June 30. Today you must write a letter to Mrs. Smith and report on the Smith account.

Include in your report the dates of all correspondence and your conversation(s). Also include the latest information in your letter to Mrs. Smith.

Have the students interview three employees in various credit firms to discuss the types of written communications used and its importance. A report should be made to the class for discussion.

Cluster Instructional Objective: ABILITY TO COMMUNICATE AND TO
RELATE THE IMPORTANCE OF
COMMUNICATION FOR ADVANCEMENT

2 What Does the Competent Marketing Employee Do?

138-Skill

Ability to assist with training
or teaching others.

Common to

General Retail Merchandising

OTHER CLUSTER COMPETENCIES

144-Attitude

77

Suggested Learning Activities

In a role playing situation, have one student
attempt to teach another the activity of open-
ing a savings account.

Have the class critique the teaching experience
to insure clarity, and fullness of the expla-
nation. (Has the teacher fully defined words
such as "joint tenancy," and "tenancy in
common?")

References

LAP 39-138

Finance and Credit
Crawford-Lynch
Chapter 12

Succeeding in the World
of Work
Page 77

Business Principles
and Management
Chapter 25

Bank Teller
Unit V
(new publication)

Human Relations in
Business
Chapter 6
2nd Edition

Psychology and Human
Relations in Marketing
Chapters 3, 7

78

Cluster Instructional Objective: ABILITY TO COMMUNICATE AND TO RELATE
THE IMPORTANCE OF COMMUNICATION FOR
ADVANCEMENT

2 What Does the Competent Marketing Employee Do?

144-Attitude

That the ability to communicate skillfully in good English is essential to a person's business advancement.

Common to
General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

138-Skill

Suggested Learning Activities

Present a short lecture to the students on why effective communication is important to advancement on the job. Then have students prepare a list of 20 actions indicative of good communication skills. For example: voice is pleasing to hear, correctly pronounces each word, and has a good vocabulary.

Using transparencies, show the students two applications for employment--one prepared neatly using proper English and the other prepared in a haphazard fashion using improper English. Have students decide which applicant they would hire based on the ideas "communicated" by the application.

Have students role-play sales situations. Have students assume fictitious names that require care in pronunciation and spelling.

References

LAP 39-144

Communication in Marketing
Chapter 4

Finance and Credit
Crawford-Lynch
Chapter 7

Cluster Instructional Objective: ABILITY TO ASSIGN WORK WITH CLARITY

2 What Does the Competent Marketing Employee Do?

139-Skill1

Ability to convey directions and instructions clearly to employees.

Common to
General Retail Merchandising

Suggested Learning Activities

Have students determine how the following messages could best be communicated to employees:

1. You want a departmental employee to work an additional three hours this coming Saturday.
2. For accounting purposes, you want all part-time employees to use special key "A" when ringing up their daily totals.
3. You need a complete list of all vacation requests for full-time and part-time employees given to your secretary by noon Friday.

Have students tape record directions on how to perform a specific task at their training station. Then have students play the tape for other class members to evaluate the directions on the tape for clarity.

References

LAP 46-139

Communications in Marketing
Chapter 5

Retail Merchandising
Page 175

Retailing Principles
and Practices
Part 57

Communications In Marketing
Chapter 8
2nd Edition

Finance and Credit
Crawford-Lynch
Chapter 12

Cluster Instructional Objective:

AN AWARENESS THAT ATTENDING DEPARTMENTAL OR COMPANY MEETINGS IS A GOOD WAY TO KEEP INFORMED OF PROMOTIONS, CHANGING METHODS, AND OPERATING PROCEDURE

2**What Does the Competent Marketing Employee Do?**

167-Attitude

That attending departmental or company meetings is a good way to keep informed of promotions, changing methods, and operating picture.

Common to
Food Marketing

Suggested Learning Activities

Have the students select a financial institution that has regular meetings. An appointment should be made to interview the manager and possibly attend the meeting. Discuss in class the topic and purpose of the meetings.

In small groups have the students develop a list of advantages, disadvantages for meetings and the rationale for these decisions. Discuss in class.

References

LAP 53-167

Basics of Banking
Chapter 8
Book 1

Communications in Marketing
Chapter 1

Distributive Education Guide
(University of Arizona)
Pages 132-134

Finance and Credit
Crawford-Lynch
Page 97

Cluster Instructional Objective: ABILITY TO RELATE THAT FIRST IMPRESSIONS AND ENTHUSIASM ARE POSITIVE WORKER TRAITS

2 What Does the Competent Marketing Employee Do?

163-Attitude

A realization that first impressions are important to the business and last impressions are longest remembered.

Common to
Food Marketing

OTHER CLUSTER COMPETENCIES

158-Attitude

Suggested Learning Activities

Have three students role play a situation where they are going in for an interview. Have the first student dress and act poorly; have the second student dress and act a little better; have the third dress and act the best. Have the class react to the impression each student made.

Have a school administrator interview students. Try to have the interviews reflect the students' career area as much as possible. Use some type of evaluation form. If possible, videotape the interview. Then sit down with the students and discuss what they did right and what needs improvement.

Have students get into small groups with others who have similar career interests. The groups can discuss the importance of creating a good first impression to customers, employers, and employees. The group should appoint a recorder to take down key points. Their conclusions should be submitted to you.

Discuss the importance of first impressions when applying for credit in person.

References

LAP 55-163

Finance and Credit
Part 1
2nd Edition

Checker-Cashier
Chapter 8

Retailing Principles and Practices
Parts 21, 31

Retailing Principles and Practices
Parts 14, 24
(7th Edition, 1981 tentative)

Cluster Instructional Objective: ABILITY TO RELATE THAT FIRST IMPRESSIONS
AND ENTHUSIASM ARE POSITIVE WORKER
TRAITS

2 What Does the Competent Marketing Employee Do?

158-Attitude

An awareness that nothing is quite so important or contagious as enthusiasm--for the business, for the merchandise, and for customers.

Common to

General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

163-Attitude

Suggested Learning Activities

Have students brainstorm a list of adjectives or phrases which convey a feeling of enthusiasm. Then the students should identify different ways a teller can show interest towards customers and the business. Set up a role-playing situation where a customer enters a business to open an account. Have a student acting as the teller demonstrate enthusiasm in as many different ways as possible.

Have students listen to two tape recorded sales presentations for the same product. One presentation should be delivered in a monotone and the other delivered with enthusiasm. Have students decide from which person to purchase the product.

References

LAP 55-158

Retail Selling
Chapter 8

Fundamentals of Selling
Chapter 3

Personality Development
For Business
Chapters 10, 11, 12

Cluster Instructional Objective: KNOWLEDGE OF THE IMPORTANCE OF BOTH LONG-RANGE AND SHORT-RANGE BENEFITS DERIVED FROM KEEPING THE PUBLIC AWARE OF THE BUSINESS' IMAGE

2 What Does the Competent Marketing Employee Do?

105-Knowledge of/or Understanding that

The important benefits--both short- and long-range derived from keeping the public as much aware of the business' image as possible.

Suggested Learning Activities

Discuss with students what long-range and short-range benefits are.

Following the discussion, have the students determine which of the following are long-range and which are short-range benefits.

New Customers
Return Customers
Increase Sales
Satisfied Personnel
Increased Profit
Community Acceptance

Discuss how these benefits are outcomes of the business' image.

Have the students interview 2-3 customers on why they patronize one business over another.

References

LAP 56-105

Retailing Principles and Practices
Part 31

Starting Your Own Marketing Business
Chapter 4

Communications in Marketing
Chapter 1
2nd Edition

Communications at Work
Unit I

Cluster Instructional Objective: ABILITY TO RELATE GOOD GROOMING TO PRODUCTIVE JOB PERFORMANCE

4

What Does the Competent Marketing Employee Do?

263-Knowledge of/or Understanding

How to dress appropriately for the job and maintain a well-groomed appearance.

Common to

Food Marketing

General Retail Merchandising

Suggested Learning Activities

Invite a guest speaker, such as a personnel manager, to speak on appropriate dress for work in finance.

Have students make two collages of clothing; one will consist of clothing which goes together well and the other will consist of clothing which does not go together.

Have students of similar occupational interests get into small groups. The group can devise a dress code for training stations.

Have students find pictures in magazines that demonstrate appropriate dress for given occupations.

Have students view the filmstrip, "The Look Is Natural."

Devise a grooming self-analysis checklist and have students rate themselves on each point.

References

LAP 3-263

Oklahoma Distributive Education I

Fundamentals of Selling
Chapter 3

Psychology and Human Relations
in Marketing
Chapter 2

Succeeding in the World of
Work
Chapter 3

Personality Development for
Business
Chapters 4, 5, 6

Finance and Credit
(Part 1, Section 2)

Finance and Credit
Crawford-Lynch
Chapter 11

Cluster Instructional Objective: ABILITY TO RELATE THAT ENTHUSIASM ON THE JOB CONTRIBUTES TO EMPLOYABILITY

4 What Does the Competent Marketing Employee Do?

Human Relations

303-Skill

In generating enthusiasm toward people.

Common to
Food Marketing
General Retail Merchandising

Suggested Learning Activities

Discuss with the students different ways in which people can show enthusiasm toward others.

Have students demonstrate how enthusiasm would be shown toward the following types of people:

1. Grandparents.
2. Best friend.
3. Younger brother or sister.
4. Teacher.
5. Dentist.

Have students read "How to Win Friends and Influence People." Then students can list on a sheet of paper at least four ways a person can show enthusiasm with others. One student should show his/her list to another student who is doing the same assignment so they can compare lists. Then they should turn in their combined list to you.

References

LAP 8-303

Fundamentals of Selling
Chapter 3, c

Retailing Principles and
Practices
Part 21

Marketing for the Bank
Executive
Chapter 10

How to Win Friends and
Influence People

Finance & Credit
Crawford-Lynch
Chapter 9

Cluster Instructional Objective: ABILITY TO RELATE THE IMPORTANCE OF INITIATIVE AND CREATIVITY TO SUCCESSFUL JOB PERFORMANCE

4 What Does the Competent Marketing Employee Do?

296-Skill

In demonstrating initiative and creativity.

Common to
General Retail Merchandising

Suggested Learning Activities

Present a brief lecture on what initiative and creativity is and how it is instrumental in job success and promotion. Follow the lecture with several brief situations (one follows) that could happen at work. Ask the students what they would do in this situation.

SITUATION: If you saw paper littering the lobby, would you pick it up and discard it?

Then ask the students for several situations where they feel that they demonstrated initiative and creativity at work. Ways to lead into this would be to ask students: (1) Were you ever given a task and instead of "just" doing what was required, you took that extra step to do more than what was required of you? How did it make you feel? or (2) Did a customer ever have a special problem where you did something out of the ordinary to help?

Present a brief lecture on the skill of initiative and creativity. Then solicit examples from the students on the types of things they have done at work to demonstrate initiative and creativity. Ask students how it made them feel when they did that "little bit extra."

References

LAP 10-296

Finance and Credit
Crawford-Lynch
Chapter 9

Basic Salesmanship
Chapter 9

Psychology and Human Relations
in Marketing
Chapter 2

Retail Merchandising
Chapter 11
Pages 615-616

Retailing Principles and
Practices
Part 21

Bank Teller
Unit V
(new publication)

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF
MAINTAINING AN OBJECTIVE POINT
OF VIEW IN BUSINESS RELATIONS

4

What Does the Competent Marketing Employee Do?

284-Skill1

In maintaining an objective point of
view in problem situations.

Common to

Food Marketing

General Retail Merchandising

Suggested Learning Activities

Have students cite one example of a recent problem that developed at work; have them do this in writing. Then the students can determine if the outcome of their problem was approached objectively. They should also explain why or why not and discuss their findings with you.

From selected readings, have students answer the following questions:

1. What is meant by "maintaining an objective point of view?"
2. List at least two advantages of maintaining an objective point of view.
3. Give at least one way to maintain an objective point of view.

References

LAP 12-284

Retailing Principles and
Practices
Part 21

Communications in Marketing
Chapter 2

Basic Retail Credit
Unit 33

Finance and Credit
(Part 1, Section 3)

Finance and Credit
Crawford-Lynch
Chapter 9

Cluster Instructional Objective: ABILITY TO RELATE THE IMPORTANCE OF INTERDEPENDENT RELATIONSHIPS

Human Relations

4

What Does the Competent Marketing Employee Do?

276-Knowledge of/or Understanding that

Human relations in the financial institutions consist of an interdependence with fellow employees, supervisors, and customers.

Common to
General Retail Merchandising

Suggested Learning Activities

Take a situation where employee-employer relations, and employee-customer relations are involved (i.e., the school concession stand). Have the students break into three groups; each group representing one of the elements. Then have each group develop a list of items they consider to be their "rights." After a short time, have a representative from each group write their list on the overhead or blackboard. Give students time to note the differences; and whether or not the differences would affect the successful operation of the business. While working on this activity, always keep in mind the interdependence of the three elements (groups).

Discuss or lecture on the following topic: "How does each of the elements of interdependence with fellow employee, supervisor, and customer affect the overall success of a business operation?"

References

LAP 23-276

Basic Salesmanship
Chapter 9

Communications in Marketing
Chapter 4

Psychology and Human
Relations in Marketing

Finance and Credit
Part 1, Section 3

Basic Retail Credit
Assignment 31, 32

Bank Teller
Unit V
(new publication)

Cluster Instructional Objective: ABILITY TO RECOGNIZE HOW TO HANDLE DIFFICULT CUSTOMERS

Human Relations

4 What Does the Competent Marketing Employee Do?

280-Knowledge of/or Understanding

The ways to effectively handle difficult customers.

Common to
Food Marketing

0101

Suggested Learning Activities

In a group, have students relate how they have handled difficult customers at work. The group should explore each situation to see why the approach worked. If it is a situation that did not work, the group can come up with a hypothetical solution.

Role play a situation where you or another student is a difficult customer and a student is the teller. The teller students should not know what the problem will be until the role play begins. The class should observe the role play making notes on what the teller student did right and what could have been done to increase the possibility to customer satisfaction.

Lecture to the class on effective ways to handle difficult customers. After the lecture, have another instructor role play with you several short situations which go through various types of customer complaints. Have students react to what was done right and what was done wrong in the way the teller handled the situation.

References

LAP 28-280

Human Relations in Business
Chapter 5

Checker-Cashier
Chapter 8

Psychology and Human Relations
in Marketing
Chapters 2, 3

Basic Retail Credit
Assignment 21

Finance and Credit
Part 1, Section 3

Finance and Credit
Crawford-Lynch
Chapter 11

0102

Cluster Instructional Objective: ABILITY TO ADAPT TO THE PERSONALITY AND NEEDS OF THE CUSTOMERS

4

What Does the Competent Marketing Employee Do?

288-Skill

In adapting to the personality and needs of the customers.

Common to
Food Marketing

Suggested Learning Activities

Select two or three students for a role playing situation. Have each student adopt a role of either, (1) an indecisive customer, (2) an aggressive, know-it-all, or (3) a customer who is in a terrible hurry. Role play three short situations where you are the teller. Demonstrate to the students the skill in adapting to the personality and needs of the customer.

Have students explain incidents at work where they had to modify their behavior in dealing with customer personalities. Discuss with the students how the case was handled and what could have been done to improve the situation--keeping in mind the personality and needs of the customer. From this discussion, have students develop a list of "how to do it" for the students use at their training station.

References

LAP 29-288

Fundamentals of Selling
Chapters 4, 9, 10, 12

Basic Salesmanship
Chapter 3

Communications in Marketing
Chapters 2, 4

Human Relations in Marketing
Chapter 2
2nd Edition

Psychology and Human Relations
in Marketing
Chapter 2
Pages 7, 8

Finance and Credit
Crawford-Lynch
Chapter 9

Human Relations

0103

0104

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF REPRESENTING THE BUSINESS FAVORABLY

4 What Does the Competent Marketing Employee Do?

287-Skill1

In representing the business favorably to customers and outside business associates.

Common to
Food Marketing
General Retail Merchandising

Suggested Learning Activities

Have students make a list of all the positive characteristics of their job and of the training station.

SITUATION: A friend has heard that a student's training station is a terrible place to work.

Through a role playing situation, have the student convince the friend that the training station is actually a good place to work.

In buzz groups, have students create a list of items that project a bad image of a business to customers. Students can compare their lists and provide solutions to the various problems.

References

LAP 30-287

Fundamentals of Selling
Chapter 3, c

Retail Selling
Chapter 8

Retail Principles and Practices
Part 21

Basic Retail Credit
Assignments 31, 32

Finance and Credit
Crawford-Lynch
Chapter 11

Bank Teller
Unit V
(new publication)

Human Relations

0105

0106

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF BUILDING GOOD PUBLIC RELATIONS

Human Relations

4 What Does the Competent Marketing Employee Do?

320-Attitude

The attitude that good human relations within a company builds good public relations.

Suggested Learning Activities

Ask students the following questions and have them respond in written form. Ask students to answer within the confines of the banking industry. You could also ask them if the type of industry makes a difference. Write comments when evaluating students' responses.

1. What is the meaning of public relations?
2. Why do firms employ public relations personnel?
3. How are good public relations developed?

Have students listen to a tape entitled "Building Good Public Relations." After the students listen to the recording, have them react to the following, either written or orally:

1. What is the meaning of public relations?
2. How are good public relations developed?
3. Why should a business strive to maintain good public relations?

Ask students to cite personal examples of what their training station does in order to promote better public relations. If students are unsure, have them find out from their training sponsor what the bank does to promote public relations. (This could be done with another business instead of the training station.) Have students set up a public relations calendar for their training station.

References

LAP 31-320

Human Relations in Business
Chapters 1, 3, 4

Psychology and Human Relations
in Marketing
Chapters 3, 4, 5, 7, 8

Finance and Credit
Part 1, Section 3

Human Relations in Marketing
Chapters 6, 7
2nd Edition

Finance and Credit
Crawford-Lynch
Chapter 9

0107

0108

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF COMPLYING WITH POLICIES AND PROCEDURES

FC-F-10

What Does the Competent Marketing Employee Do?

325-Attitude

That employees should accept and comply with the policies and procedures of management.

Common to
Wholesaling

Suggested Learning Activities

Have students divide a sheet of paper into three columns. In column one, have students identify either three policies at work or at school which they do not totally agree with. In column two, have students tell why they do not think the policy is fair. In column three, have students objectively explain why the policies were established. Then have students answer the following: "Should these be exceptions to the rule? If so, determine what effect this would have on the other employees at work or the rest of the student body. If not, explain." Students should turn in their answers to you.

If students belong to an organization within the school or outside of the school, they can identify rules and regulations for the organization. If possible, the students can secure a copy of the policies. Then have students answer the following: (1) Are there any policies that you do not agree with? Why? (2) Why does your organization have policies? Their findings should be presented to you or to the class.

References

LAP 44-325

Psychology and Human Relations
in Marketing
Chapters 3, 7, 8

Human Relations in Business
Chapter 3

Basic Retail Credit
Assignment 12

Human Relations in Marketing
Chapter 6

Finance and Credit
Crawford-Lynch
Chapter 12

0109

0110

Cluster Instructional Objective: UNDERSTAND THAT HUMAN RELATIONS ARE IMPORTANT TO EMPLOYEE PRODUCTIVITY

4

What Does the Competent Marketing Employee Do?

322-Attitude

An awareness that good human relations helps increase production by stimulating interest and creativeness in employees.

Common to

Wholesaling
Food Marketing

Suggested Learning Activities

Have students describe a group situation they have experienced where there were poor human relations. Students can describe the effect this situation had on the interest, participation, and contributions made by the group. The same can be done for a good experience in human relations.

Ask a teacher from the social science department who specializes in World War II to speak to the class on how the American people united during the time of war to increase production and to produce at a fantastic rate. Discuss with the class the causes of such an effort and whether or not human relations entered into the situation.

Set up a case problem where students are in charge of the operations department (head teller). Explain to the students that the room is not air conditioned and during the summer months there is quite a bit of sickness and absenteeism. Ask students how they would solve the problem of employee morale?

References

LAP 46-322

Psychology and Human Relations
in Marketing
Chapter 1

Retailing Principles and
Practices
Part 21

Human Relations in Marketing
Chapter 1
2nd Edition

Retailing Principles and
Practices
Part 18
(7th Edition, 1981
tentative)

Basic Retail Credit
Chapter 32

Human Relations

0111

0112

Cluster Instructional Objective: COMPREHEND THE EFFECT OF ACHIEVING RESULTS THROUGH EFFECTIVE HUMAN RELATIONS

Suggested Learning Activities

References

4

What Does the Competent Marketing Employee Do?

261-Knowledge of/or Understanding that

The knowledge of how to get results through people by practicing effective human relations.

Discuss with the students "Human Relations and the Effective Supervisor." After the presentation, have students answer the following questions. This could be done either individually or in small groups.

1. Why is it necessary for a supervisor to practice effective human relations if he can get along with people and get employees to cooperate?
2. List at least two human relations skills that a supervisor should possess. Why?
3. List at least two human relations skills that an employee should possess. Why?
4. Are there any human relations skills that are the same for supervisors and employees? Why or why not?

Have students identify a problem that they have at work. Then they can identify several approaches they could use in solving the problem. From the list of approaches, students can select which one they would use and why. Their findings should be discussed with you.

LAP 47-261

Psychology and Human Relations in Marketing
Chapter 7, 8

Human Relations in Business
Chapters 1, 2, 3

Human Relations in Marketing
Chapters 4, 5, 6, 7
2nd Edition

Finance and Credit
Crawford-Lynch
Chapter 12

Bank Teller
Unit V
(new publication)

Human Relations

0113

0114

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF HELPING NEW EMPLOYEES

4

What Does the Competent Marketing Employee Do?

275-Knowledge of/or Understanding that

The knowledge that a supervisor must help new tellers adjust to their jobs, seeing that they are trained for the job and that they become acquainted with fellow employees.

Common to
General Retail Merchandising

Suggested Learning Activities

Have students interview a supervisor to find out how new tellers are helped in adjusting to their jobs, how specific instruction (training) is provided for different jobs, and what method is employed to acquaint new tellers with other employees with whom they will be working.

Have students assume they are the supervisor in charge of training new tellers. The students can compile a list of responsibilities they feel a supervisor should handle when training new tellers and seeing that the new tellers become acquainted with fellow employees.

Have students write a letter to three national banks or savings and loans to find out the kind of training programs each provides for new tellers.

References

LAP 57-275

Fundamentals of Selling
Chapter 15, b

Retail Merchandising
Chapter 5, e

Human Relations in Marketing
Chapter 8
2nd Edition

Finance and Credit
Crawford-Lynch
Chapter 12

Bank Teller
Unit V
(new publication)

Human Relations

0115

0116

Cluster Instructional Objective: ABILITY TO IDENTIFY OCCUPATIONS
ENGAGED IN MARKETING OF GOODS
AND SERVICES

5 What Does the Competent Marketing Employee Do?

1009-Knowledge of/or Understanding

The possibilities of loss that
businesses are exposed to.

Common to
Food Marketing
Wholesaling

Suggested Learning Activities

Have students form in small groups to form an organization which is planning to start a bank, savings and loan or credit union. Make a list of some of the risks to which the organization may be exposed.

Have the students interview the manager at a relatively new financial institution in the area. The students should make a list of the information needed to know to control the profit and losses of the business.

Invite a guest speaker (a financial manager) to discuss the planning and controlling functions in a business.

References

Retail Merchandising
Chapter 4, d

Marketing in Action
Chapter 2, d

The Economics of Marketing
Chapter 2

Financial Management
Chapter 9

Cluster Instructional Objective: ABILITY TO RELATE PROFIT TO GOODS AND SERVICES OFFERED

5 What Does the Competent Marketing Employee Do?

Marketing/Economics

1012-Knowledge of/or Understanding

The goods and services offered to meet consumer needs and wants.

Common to

General Retail Merchandising
Wholesaling

Suggested Learning Activities

Have students select five services offered by a commercial bank or savings and loan. For each service, list the need or want satisfied for the customer.

In a panel presentation consisting of two students employed in a service-oriented business and two employed in a product-oriented business, list and discuss what is offered by each business and compare similarities and differences. Follow with a discussion on why the approaches are different.

References

Commercial Banking
Pages 1-8

Marketing Principles
Volume 3

Marketing in Action
Chapter 8

Fundamentals of Selling
Chapter 6
10th Edition

Finance and Credit
Unit VIII, IX

Salesmanship Fundamentals
Part II
4th Edition

0119

0120

Cluster Instructional Objective:

KNOWLEDGE OF THE AVAILABLE
SERVICES AT A FINANCIAL INSTITUTION

5 What Does the Competent Marketing Employee Do?

1016-Knowledge of/or Understanding

The services a financial
institution is willing to offer.

Suggested Learning Activities

Have the students brainstorm a list of:
Bank Services - Savings and Loan Services.

What are the differences? What is included
in the term "full service bank."

Have a bank officer address the class, ex-
plaining each function or service that the
bank performs. Have a savings and loan
officer do the same presentation.

References

Banking Technology
Page 15

Commercial Banking
Chapters 5, 9

Finance and Credit
Units VIII, IX

Credit and Collections
Chapter 4

0121

0122

Cluster Instructional Objective: ABILITY TO RELATE GOOD MANAGEMENT EFFECTIVENESS TO EMPLOYEE SATISFACTION

6 What Does the Competent Marketing Employee Do?

695-Sk111

Ability to determine in various situations the most efficient way to get the job accomplished.

Common to

Food Marketing

General Retail Merchandising

OTHER CLUSTER COMPETENCIES

731-Skill1

Suggested Learning Activities

Have students read reference material on managing time for efficiency. The student should make notes on the most important time management factors for efficient job performance.

Have students ask their training station manager or a local bank, savings and loan, or credit union manager for the principles/techniques the manager uses to improve job efficiency.

Have students interview three supervisors and three managers at local financial institutions to seek their opinions on how to obtain the most efficient job performance. The students should ask the supervisors and managers for concrete illustrations of how they have improved employee efficiency. The students should also try to find out if the supervisors and managers feel that human relations factors affect job efficiency. Have students relate the interviews to published job descriptions. Are they being followed accurately? Does the bank have job descriptions?

References

LAP 17-695

Marketing and Distribution
Part 45

Psychology and Human
Relations in Marketing
Chapter 3

Job Descriptions For
Bank Personnel
(as needed)

Finance and Credit
Crawford-Lynch
Chapter 12

Cluster Instructional Objective: ABILITY TO RELATE GOOD MANAGEMENT EFFECTIVENESS TO EMPLOYEE SATISFACTION

6 What Does the Competent Marketing Employee Do?

731-Skill

Ability to think ahead and plan for any emergencies that might arise.

Common to
Food Marketing

OTHER CLUSTER COMPETENCIES

695-Skill

Suggested Learning Activities

Present students with a case problem dealing with employee unrest due to the fact that the bank has been robbed three times in the past year. Then ask the students what they would do in order to quiet the unrest of the employees, thus trying to prevent something else from happening.

Ask a local bank officer to address the class on counterfeit currency and bad checks.

Have the students identify the way to detect counterfeit currency or coins and ask them to list the steps that should be taken when a bad check or counterfeit currency has been discovered.

References

LAP 17-731

Psychology and Human Relations in Marketing
Chapters 3, 7

Banking Technology
Pages 68, 69

Succeeding in the World of Work
Chapters 6, 7

Finance and Credit
Crawford-Lynch
Chapter 12

0125

0126

Cluster Instructional Objective:KNOWLEDGE OF THE AVAILABILITY AND
LOCATION OF CUSTOMER FACILITIES**6 What Does the
Competent Marketing
Employee Do?**623-Knowledge of/or Understanding
thatThe availability and location of
customer facilities.**Suggested
Learning Activities**

Have students discuss why special customer facilities are important to the operation of a bank.

Have students break into small groups and brainstorm on the kinds of customer services a bank manager does in order to meet competition from other banks. Then the group should discuss each item from a practical standpoint.

Ask students to write the name of their bank and reasons why it is their favorite. Compare students' responses by tabulating the reasons on the blackboard. (i.e. convenience of location, hours, additional services)

Have students visit a bank asking a teller where a specific service is located. Students should repeat this process with two other tellers. The student should observe (1) how the directions were given by the various tellers, (2) whether or not the tellers used hand gestures in their oral explanation, (3) if the directions were clear enough for the students to follow, and (4) if the directions were the more direct route to the location. After the students have completed this activity, they should determine (1) which teller gave the best directions and (2) why these directions were the best. The results of this experiment should be presented in a brief written report.

References

LAP 25-623

Marketing for the
Bank Executive
Chapter 1Fundamentals of Selling
Chapter 9
10th EditionRetail Selling
Chapter 29Advertising and Display
Merchandising
Chapter 2

Cluster Instructional Objective: COMPREHEND THE ROLE OF CUSTOMER SERVICES IN A BANK

6 What Does the Competent Marketing Employee Do?

754-Attitude

An awareness that special customer services and accommodations build customer goodwill and help increase sales.

Common to
Food Marketing
General Retail Merchandising

Suggested Learning Activities

Have students write an essay on why special customer facilities are important to the operation of a business.

Have students break into small groups and brainstorm on the kinds of customer services a bank, savings and loan, or credit union manager does in order to meet competition from other financial institutions. Then the group should discuss each item from a practical standpoint.

Ask students to write the name of their bank and reasons why it is their favorite. Compare students' responses by tabulating the reasons on the blackboard.

References

LAP 27-754

Banking Technology
Pages 15-17

Human Relations in Business
Chapter 5

Paying and Receiving
Bank Teller
Page 63-159

Management

0129

0130

Cluster Instructional Objective: KNOWLEDGE TO SAFEGUARD AGAINST FORGERIES, COUNTERFEIT MONEY, BAD CHECKS AND ALTERED CHECKS

6 What Does the Competent Marketing Employee Do?

1200-Knowledge of/or Understanding that

How to safeguard against forgeries, counterfeit money, bad checks, and altered checks.

Suggested Learning Activities

Have students view the filmstrip "Checks." Then have students summarize the points covered in the filmstrip.

Have students do the programmed instruction series "Cashing Checks" from National Cash Register Company.

Have students obtain a copy of a bank's procedures for authorizing customer checks. Students should also find out the most common reason why checks bounce. Then students should develop additional steps that may be helpful to prevent the acceptance of a large number of bad checks.

Have students contact the local Chamber of Commerce to secure any information the Chamber of Commerce might have on bad check procedures. The students should write up a short report to turn in to you.

References

Checker-Cashier
Section 7, Project 21

The Cashier Series

Customer Services
Chapter 3

Paying and Receiving Bank
Teller
Page 40, 22

Banking Technology
Page 68

Finance and Credit
Unit 3

Cluster Instructional Objective: COMPREHENSION OF HOW TO MAINTAIN CASH AND DEPOSIT RECORDS

7 What Does the Competent Marketing Employee Do?

355-Knowledge of/or Understanding that

Knowledge of maintaing proper records of cash received and bank deposits to prevent losses.

Suggested Learning Activities

Have students interview a teller to discuss what entries/recordings are made for deposits. Have the students list the steps that would be followed when receiving customer deposits.

Ask the students to research what identification is necessary when cashing a check for a customer. Compare requirements for each bank interviewed.

References

LAP 4-355

Loss Prevention-Checks
Page 56-59

Checks
(selected exercises)

Applied Arithmetic For
Distribution
Section V
2nd Edition

Finance and Credit
Part 1
Section 5

Bank Teller
Unit VII
(new publication)

Mathematics

0133

0134

Cluster Instructional Objective: DEMONSTRATE AND REALIZE THE IMPORTANCE OF EXACT CALCULATIONS

7 What Does the Competent Marketing Employee Do?

390-Attitude

Attitude that carefully calculating the exact change in handling a transaction will prevent financial losses.

Common to

General Retail Merchandising
Wholesaling

OTHER CLUSTER COMPETENCIES

374-Skill1

Suggested Learning Activities

Have students read the following case problem and answer the three questions that follow:

CASE PROBLEM

A teller received a deposit, a bill payment, and a request for change. An error had been made and the teller returned \$18.00 excess change to the customer. Later that day, the teller manager informed the teller of the mistake.

- A. How should the teller respond to the manager?
- B. Should the teller lose his/her job? At what dollar amount should the teller lose his/her job?
- C. Would there be any inconvenience to the customer?

References

LAP 10-390

Mathematics in Marketing
Chapters 1, 2, 3

Mathematics in Marketing
Chapter 2
2nd Edition

Finance and Credit
Part 1
Section 5

Bank Teller
Unit VII
(new publication)

Cluster Instructional Objective: DEMONSTRATE AND REALIZE THE IMPORTANCE OF PREPARING A SALES CHECK

7 What Does the Competent Marketing Employee Do?

374-Skill1

In accurately calculating the exact amount of a customer's account.

Common to
Food Marketing
General Retail Merchandising

OTHER CLUSTER COMPETENCIES

390-Attitude

Suggested Learning Activities

Have students develop sample customer purchases (based on their training station experiences or make-up the problems). Then have students exchange problems and calculate the total due.

Prepare sample hypothetical problems for students which must be complete within a specified time limit.

References

LAP 10-374

Mathematics in Marketing
Chapter 2

Retail Selling
Chapter 11

Bank Teller
Unit VII
(new publication)

Cluster Instructional Objective: DEMONSTRATE SKILL IN MAKING CHANGE AND TELLER DRAWER USAGE

7 What Does the Competent Marketing Employee Do?

386-Skill1

Ability to make change quickly and accurately.

Common to

Food Marketing

General Retail Merchandising

Suggested Learning Activities

Secure the advanced change making tape series from Western Tape. Have students listen to these tapes and do the activities.

Have students do sample change making problems. Use the ones illustrated in the Checker-Cashier manual. Have students time themselves and chart their times for ten exercises. Students should strive to improve their speed while maintaining their accuracy. The results should be turned in to you.

References

LAP 13-386

Checker-Cashier
Chapter 7

Mathematics in Marketing
Chapter 3

The Cashier Series

Finance and Credit
Part 1
Section 5

Bank Teller
Unit VII
(new publication)

Cluster Instructional Objective:

DEMONSTRATE SKILL IN PREPARING
THE CASH DRAWER

FC-F-5

What Does the Competent Marketing Employee Do?

388-Skill1

In preparing cash drawers for
check-out registers allowing
quantities of change and bills
needed for various traffic periods.

Common to
Food Marketing

Suggested Learning Activities

Have students outline the procedure for opening
a cash register at their training station
or at a local financial institution. Students
should ask the head cashier the procedure in-
volved for beginning the day and getting the
register ready for operation.

Have students grouped according to similar
career interests. They can discuss the proce-
dures involved for preparing a cash drawer
for a register. Also have them answer the
following question: "Is there a problem with
too little or too much change? Why?"

References

LAP 14-388

Checker-Cashier
Chapter 7

Mathematics in Marketing
Chapter 2
2nd Edition

0141
100

0142

Cluster Instructional Objective: COMPREHENSION OF HOW TO RECOGNIZE AND CORRECT TELLER MACHINE ERRORS

7 What Does the Competent Marketing Employee Do?

354-Knowledge of/or Understanding that

How to determine a teller machine error, the amount and how to correct it on the proper form.

Common to
Food Marketing
General Retail Merchandising

Suggested Learning Activities

Have students brainstorm and develop a list of techniques used by dishonest customers to confuse and cheat the teller.

Have students discuss how to process the following transactions:

Mortgage loan payments
Deposits
Bill payments
Car loan payments
Withdrawals

After the presentation, have students investigate the method of correcting misapplied payments.

References

LAP 15-354

Banking Technology
Pages 29-57

Loss Prevention--Checks
Pages 70-105
(selected)

Cluster Instructional Objective: DEMONSTRATE AN ABILITY TO BALANCE A TELLER DRAWER

7 What Does the Competent Marketing Employee Do?

389-Skill1

Skill in the ability to balance
cash drawers against drawer readings.

Common to
Food Marketing

Suggested Learning Activities

From selected readings, have students do the
written exercises indicated in the readings
and submit their answers to you for grading.

Demonstrate to the students how a cash drawer
is balanced against the readings. The demon-
stration is most effective if you have an
actual cash drawer available. While demon-
strating how this is done, also clear the cash
register.

Have students visit either the head cashier at
their training station or at a local financial
institution to observe the procedures involved
in balancing the cash drawers against readings.
If forms can be secured, have students turn
them in to you along with sample readings.

References

LAP 16-389

Mathematics in Marketing
Chapter 3

The Cashier Series

Mathematics in Marketing
Chapters 3, 4
2nd Edition

Bank Teller
Unit VII
(new publication)

Mathematics

0145

0146

Cluster Instructional Objective: DEMONSTRATE SKILL IN BALANCING AND
TOTALING THE TELLER DRAWER

7 What Does the Competent Marketing Employee Do?

361-Skill

In balancing cash and the
teller drawer at the end of the
day.

Common to

Food Marketing

General Retail Merchandising

Suggested Learning Activities

Have students ask the head cashier (person in
charge) at their training station the proce-
dure used to balance the teller stations.
Then students can prepare either a written or
an oral report on their findings.

If students have access to a teller drawer in
a lab, they can go through the entire closing
sequence of balancing cash and totaling the
day's transactions.

References

LAP 17-361

Applied Arithmetic For
Distribution
Sections I, V
2nd Edition

Bank Teller
Unit VII
(new publication)

Mathematics

0147

0148

Cluster Instructional Objective: ABILITY TO RELATE STORE MAINTENANCE TO SMOOTH OPERATION

9 What Does the Competent Marketing Employee Do?

696-Skill1

In handling and caring for equipment.

Common to

Food Marketing

General Retail Merchandising

Suggested Learning Activities

Have students discuss with their training sponsor or supervisor how employees can help care for equipment through proper handling. Then students should develop a list of ways employees should handle and care for equipment. The students should turn the list in to you.

Have students prepare a bulletin board display showing ways employees should properly handle and care for equipment.

Have students design a poster that could be used to promote proper handling and caring of equipment at their training station. Then have students obtain permission to post the sign at their training station.

Have students brainstorm the topic "What I Can Do to Aid in Handling and Caring for Equipment."

References

LAP 1-696

Stocking, Marking and Displaying
Assignment 20

General Merchandising
Assignment 2, 7, 10, 11

Operations

0149

0150

Cluster Instructional Objective: ABILITY TO RELATE THE IMPORTANCE OF THE PROCEDURES NECESSARY FOR CLOSING-OUT AT THE END OF THE BUSINESS DAY

9 What Does the Competent Marketing Employee Do?

632-Knowledge of/or Understanding

How to "close out" the department at the end of a business day.

Common to
General Retail Merchandising
Food Marketing

Suggested Learning Activities

Have students talk to their training supervisor about the procedures for closing out at the end of the day.

Invite a teller from a financial institution to discuss the proper procedures for closing out at the end of the day. Also, have the teller discuss the reasons behind set procedures.

Have students make a list of 5 key tasks and 5 secondary tasks that might be completed by a teller at the end of the day.

Have students develop a check-list of tasks performed by a teller when leaving at closing time. The students should submit the list to you.

References

LAP 14-632

Paying and Receiving
Bank Teller
Page 189-196

Retail Selling
Chapter 12

Checker-Cashier
Section 7

Finance and Credit
Crawford-Lynch
Pages 36, 37

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE IMPORTANCE OF CHECK-AUTHORIZATION PROCEDURES

9 What Does the Competent Marketing Employee Do?

621-Knowledge of/or Understanding

How to authorize customer checks according to the financial institution's policy.

Common to
General Retail Merchandising

OTHER CLUSTER COMPETENCIES

775-Attitude

Suggested Learning Activities

Have students obtain a copy of a financial institution's procedures for authorizing customer checks. Students should also find out the most common reason why checks bounce. Then students should develop additional steps that may be helpful to prevent the acceptance of a large number of bad checks.

Have students contact the local Chamber of Commerce to secure any information the Chamber of Commerce might have on bad check procedures. The students should write up a short report to turn in to you.

References

LAP 16-621

Checker-Cashier
Section 7, Project 21

The Cashier Series

Customer Services
Chapter 3

Retail Selling
Chapter 13

Finance and Credit
Crawford-Lynch
Chapter 5

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE IMPORTANCE OF CHECK AUTHORIZATION PROCEDURES

9 What Does the Competent Marketing Employee Do?

775-Attitude

That since cashing checks is a risky business, every precaution should be taken when cashing them.

Common to

General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

621-Knowledge of/or Understanding that

Suggested Learning Activities

Have students view the filmstrip "Checks." Then have students summarize the points covered in the filmstrip.

Have students do the programmed instruction series "Cashing Checks" from National Cash Register Company.

Have students read the pamphlet, "The Use of the Cash Register." Then students can summarize in writing the points contained in the pamphlet.

Discussion of various check cashing procedures. Ask the students how important correct procedures for cashing checks is to the firm.

Hand out several checks to the students. Each check should be different, some good, some not filled in properly, some with no MICR encoding on them, etc. Each student should get the same checks. Ask them to separate the good checks from the bad checks. Find out why they separated them as they did. Ask of what importance this is to the firm.

References

LAP 16-775

Checker - Cashier
Pages 101-102

Loss Prevention--Checks
(selected Exercises)

Banking Technology
Pages 41-46

Retail Selling
Pages 163-167

Finance and Credit
Crawford-Lynch
Chapter 5

Front End Operations
Assignment 7

The Cashier Series

Operations

0155

0156

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE IMPORTANCE
OF CHECK AUTHORIZATION PROCEDURES**9 What Does the
Competent Marketing
Employee Do?**

775-Continued

**Suggested
Learning Activities**

Ask students to give examples of how they have cashed checks for firms they have worked with. How important did management tell you it was; was there any extra training on this?

Via the overhead show all those most important items to look for in cashing a check and explain the importance of this procedure to the bank, the consumer, etc.

References**Operations**

0157

0158

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE PAYMENT PROCESS

9 What Does the Competent Marketing Employee Do?

600-Knowledge of/or Understanding

How to process payments, and deposits.

OTHER CLUSTER COMPETENCIES

680-Skill

Suggested Learning Activities

Have students list the type of deposit and the type of loans that their bank or savings and loan offers. Research how payments or deposits are made at their training station.

mortgage loan payments
car loan payments
business loan payments
deposits

Discuss with the students methods used for collection of payments and necessity for accurate records. Have students give examples of methods and procedures used at their training station or at a local business.

Set up a training situation in class and have each student demonstrate how they would process different payments.

References

LAP 19-600

Banking Technology
Pages 33-39, 57

Basic Retail Credit
Chapters 27-30

Finance and Credit
Unit XVIII

Paying and Receiving
Bank Teller
Pages 54-77, 133

Distributive Education-
Retail Credit
Unit II

Credit and Collection
Section V

Paying and Receiving
Bank Teller
Pages 159-200

Operations

0159

0160

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE IMPORTANCE OF PAYMENT PROCEDURES

9 What Does the Competent Marketing Employee Do?

680-Skill1

In accurately handling and recording customer payment of loans.

Common to
General Retail Merchandising
Wholesaling

OTHER CLUSTER COMPETENCIES

600-Knowledge of/or Understanding that

Suggested Learning Activities

Ask students to investigate, at their training stations, the steps involved in accepting the following payments:

installment loans
mortgage loans
utility bills
Commercial loans

Have students briefly explain, in writing, the different types of loans offered by a commercial bank or a savings and loan. Discuss the different loans in class.

Ask a local bank officer to address the class on the things a teller must do before accepting a check for payment. Ask the officer to specifically cover:

endorsements
post dated checks
NSF checks
collection items
payments against delinquent accounts

Have the students prepare a report for you on the procedure used at their training station for payment processing.

References

LAP 19-680

Finance and Credit
Crawford-Lynch
Chapter 5

Bank Technology
Page 57

Commercial Banking
Chapters 11, 14, 15

Paying and Receiving
Bank Teller
Pages 159-200

Loss Prevention--Checks
Pages 1-29

Money Safeguarding Procedures
by NCR

Finance and Credit
Part 1
Unit 4, Section 1

Cluster Instructional Objective: ABILITY TO PROPERLY PROCESS PAYMENTS

9 What Does the Competent Marketing Employee Do?

680-Continued

Suggested Learning Activities

Discuss with the class different methods of processing payments. Have the students suggest methods they might know about. Show how important it is to make sure it is done properly.

Invite a guest speaker in from a local financial institution, credit bureau or credit department of a store and ask him/her to relate to the class the proper processing of payments and how important this is.

Role-play two situations: a) an improper processing of a payment; b) the proper processing of a check and tell of the implications of both to the financial institution.

References

Paying and Receiving
Bank Teller

Pages 22, 23

Checker-Cashier

The Cashier Series

Finance and Credit
Crawford-Lynch
Chapter 4

Operations

0163

0164

Cluster Instructional Objective: KNOWLEDGE OF HOW TO CONVERT OR TRANSFER CUSTOMER ACCOUNTS

9 What Does the Competent Marketing Employee Do?

598-Knowledge of/or Understanding that

How to convert or transfer customer accounts from one type to another.

Suggested Learning Activities

Role-play a situation where a customer (a student) wants to change his/her account from a Passbook account to a Certificate of Deposit account. Have another student play the role of the teller.

Discuss this situation with the class and ask for examples from their training stations.

Have the students interview an employee who deals with accounts in a bank, savings and loan or a credit union. They should make a list of the various types of accounts and the benefits of each. Have students discuss and compare their lists. Discuss the reasons for changing to a different type of account. Role-play a few situations.

References

LAP 21-598

Finance and Credit
Crawford-Lynch
Chapter 5

Finance and Credit
Unit VII

Cluster Instructional Objective: ABILITY TO COMPREHEND THE IMPORTANCE OF LEGIBLE HANDWRITING

9 What Does the Competent Marketing Employee Do?

1169-Skill1

In using legible handwriting in preparing forms, messages, and records.

Suggested Learning Activities

Provide the students with blank checks, blank deposit slips, and blank loan applications. Have some students complete these documents neatly and completely; have other students complete theirs illegibly. Ask the students which set they would prefer to work with and be responsible for balancing. Why?

Give students a list of deposit slips, some which are legible and some which are not. Ask them to tally the total. Compare totals and then have them determine where the errors are and why.

References

Your Future in Banking
Chapter 2

Communications in Marketing
Chapter 7
2nd Edition

Bank Teller
Unit VI
(new publication)

Operations

0067

0108

Cluster Instructional Objective: ABILITY TO LISTEN ATTENTIVELY

9 What Does the Competent Marketing Employee Do?

1170-Skill1

In listening attentively to directions, assignments, and information from customers, supervisors, or managers.

Suggested Learning Activities

Break the class into groups. Assign one person per group to be the supervisor. Have each supervisor attempt to have his/her group accomplish a goal that you have given them. Upon completion, ask each group member to evaluate the leader in terms of supervisory skills.

Have the students discuss how to effectively handle each of these customers:

1. Angry customer.
2. Impatient customer.
3. Talkative customer.
4. Frightened customer.

Use role playing to teach the students how to deal with each of these customer types.

References

Finance and Credit
Crawford-Lynch
Chapter 7

Introduction to Management
(selected chapters)

Banking Technology
Pages 11-12

Customer Services
Chapter 3

Communication at Work
Unit 2

Communications in Marketing
Chapter 2
2nd Edition

Cluster Instructional Objective: ABILITY TO HANDLE BASIC BANKING FUNCTIONS

9 What Does the Competent Marketing Employee Do?

1171-Skill1

In correctly handling received on-account and paid-out transactions.

Suggested Learning Activities

Have students name five of the different channels through which bank customers may make deposits and how each differs in handling.

1. Teller
2. Mail
3. Wire Transfer Deposits
4. Night Depository
5. Armored Car

Have students write a report and present their findings to you, as to how deposits are handled at their training stations. (Including entries, debits and credits, to accounts.)

References

Banking Technology
Pages 29-30

Commercial Banking
Chapter 5

Finance and Credit
Crawford-Lynch
Chapter 4

Operations

0171

0172

Cluster Instructional Objective: UNDERSTAND THE NECESSARY PROCEEDURES FOR
SELLING MONEY ORDERS AND TRAVELER'S CHECKS

**9 What Does the
Competent Marketing
Employee Do?**

1172-Sk111

Ability to sell money orders,
traveler's checks, etc.

**Suggested
Learning Activities**

Have the students research and present to the
class, a definition of, and the purpose for:

money orders
traveler's checks
bank drafts
foreign drafts
certified and cashier checks
U.S. savings bonds

Ask the students to document the procedure for
selling or accepting these items at their
training stations.

Outline for the students the difference between
money orders, traveler's checks, etc., and how
features of each could be used to sell them
better.

References

Banking Technology
Pages 15, 47, 70

Finance and Credit
Unit IX

Paying and Receiving
Bank Teller
Pages 115-158

Finance and Credit
Crawford-Lynch
Chapter 4

Operations

0173

0174

Cluster Instructional Objective: UNDERSTAND THE NECESSARY PROCEDURES
FOR HANDLING THEFT

**9 What Does the
Competent Marketing
Employee Do?**

1173-Skill1

In recognizing and handling thieves.

**Suggested
Learning Activities**

Have students view the slide presentation "The Employee's Role in Theft Reduction."

Have students explain their training stations' policies and procedures on robbery. Have students find out how the training station controls internal and external theft.

Have students view the film "Hold-ups: What to Do," and then discuss the key points in class.

References

Banking Technology
Pages 68, 69

Retail Merchandising
Chapter 17, d

Bank Teller
Unit VI
(new publication)

Operations

0175

0176

Cluster Instructional Objective: COMPREHEND THE INSTRUCTIONS FOR PROPERLY PREPARING BANK FORMS

9 What Does the Competent Marketing Employee Do?

1174-Skill

In preparing forms for items such as cashier checks, drafts, money orders and government bonds.

Suggested Learning Activities

Bring individual bank forms to class and demonstrate the skill in filling out the necessary forms for the sale of cashier checks, drafts, and money orders.

Give students sample transactions and have them fill out the necessary forms and make their own computations.

References

Mathematics for Banking
Pages 30-33

Finance and Credit
Unit IV

Finance and Credit
Crawford-Lynch
Chapter 3

Operations

0177

0178

Cluster Instructional Objective: ABILITY TO OPERATE TELLER EQUIPMENT

Operations

9 What Does the Competent Marketing Employee Do?

1175-Skill1

Skill in operating a teller machine.

Suggested Learning Activities

Have the students, at their training station, obtain a step-by-step demonstration of correct operation of teller equipment. Ample time should be provided for each student to practice on the teller equipment.

References

Handling and Protecting the Firm's Money
Part 10

Finance and Credit
Crawford-Lynch
Chapter 3

0119

0160

Cluster Instructional Objective: ABILITY TO ACCURATELY AND COMPLETELY
SERVICE CUSTOMERS

**9 What Does the
Competent Marketing
Employee Do?**

1176-Skill1

Skill involved in cashing drafts.

**Suggested
Learning Activities**

Ask students to study and document the questions necessary to properly identify individuals cashing checks at their training station.

Have students brainstorm and list the steps that a teller should follow when cashing checks.

Ask students to identify the following terms:

confidence man
kiting
bad check artist

References

Finance and Credit
Crawford-Lynch
Chapter 3

Banking Technology
Pages 23-24
Pages 42-46

Loss Prevention--Checks
Pages 1-105

The Cashier Series

Operations

0181

0182

Cluster Instructional Objective: SKILL IN PROPER PHONE TECHNIQUES

Operations

9 What Does the Competent Marketing Employee Do?

1177-Skill1

In using the telephone correctly and courteously.

Suggested Learning Activities

Role-play situations having the students practice calling customers or businesses to check on:

- an overdraft
- a stop payment
- a problem with their account

Use a tele-trainer from the telephone company.

Ask a representative from the telephone company to speak to the class on proper phone techniques.

References

Basic Retail Credit
Chapter 33

Credit and Collections
Unit V

Finance and Credit
Crawford-Lynch
Page 102

Retail Selling
Chapter 26

Personality Development
for Business
Chapter 8

Cluster Instructional Objective: KNOWLEDGE OF HOW TO INTERPRET COMPUTER OUTPUT

9 What Does the Competent Marketing Employee Do?

1178-Knowledge of/or Understanding

How to interpret computer output
such as printouts, visual display
screen, etc.

Suggested Learning Activities

Contact a Data Processing officer from a
local bank or savings and loan, and have him
address the class on the use of computer pre-
pared reports. Also have the individual dis-
cuss microfiche, microfilm, and C.R.T.'s.

References

Retail Merchandising
8th Edition
Chapter 16, d

Finance and Credit
Crawford-Lynch
Pages 31-34

Marketing and Distribution
2nd Edition
Part 43
Pages 503-508

Operations

0185

0186

Cluster Instructional Objective: KNOWLEDGE OF HOW TO MAINTAIN PUBLIC RELATIONS WITH PRESENT CUSTOMERS

9 What Does the Competent Marketing Employee Do?

1179-Knowledge of/or Understanding that

How to maintain public relations and goodwill with present customers through activities such as servicing accounts, communicating with customers, etc.

Suggested Learning Activities

Have two students perform a role-playing situation where one student acts as a teller and the other student acts as a customer. The customer will enter the bank and approach the teller with a complaint about one of the bank's policies. The teller must diplomatically handle the complaint so goodwill will be rebuilt between the customer and the bank.

Have students make a list of complaints which are commonly heard at their training stations. Determine how goodwill and positive public relations could be achieved.

References

Human Relations in Business
Chapter 5

Customer Services
Chapter 5

Finance and Credit
Unit I, Section 3

Finance and Credit
Crawford-Lynch
Chapter 10

Operations

0187

0188

Cluster Instructional Objective: KNOWLEDGE OF THE PROCEDURES FOR OPENING AND CLOSING A TELLER CAGE

9 What Does the Competent Marketing Employee Do?

1180-Knowledge of/or Understanding
that

Open and close teller cage.

Suggested Learning Activities

Have a teller manager from a local bank or
savings and loan address the class on the pro-
cedures of:

- 1) opening the teller cage
- 2) transferring cash between tellers
- 3) closing the teller cage

Have the students discuss why detailed pro-
cedures must be followed when dealing with
the teller department.

References

Paying and Receiving
Bank Teller
Page 1

Finance and Credit
Unit VI

Operations

0189

Cluster Instructional Objective: SKILL IN PERFORMING BANKING FUNCTIONS

Operations

9 What Does the Competent Marketing Employee Do?

1181-Sk111

In performing necessary banking functions such as depositing funds.

0191

Suggested Learning Activities

Ask students to investigate, at their training stations, the steps involved in accepting the following payments and depositing these funds within the bank:

installment loans
mortgage loans
utility bills
commercial loans

Ask a local bank officer to address the class on the things a teller must do before accepting a check for payment or deposit. Ask the officer to specifically cover:

endorsements
post dated checks
NSF checks
collection items
payments against delinquent accounts

Have the students prepare a report for you on the procedure used at their training station for payment processing.

References

Bank Technology
Page 57

Commercial Banking
Chapters 11, 14, 15

Paying and Receiving
Bank Teller
Pages 159-200

Loss Prevention--Checks
Pages 1-29

Banking Technology
Page 57

Money Safeguarding Procedures
by NCR

Cashing Checks by NCR

Finance and Credit
Part I
Unit 4, Section 1

0192

Cluster Instructional Objective: ABILITY TO PROCESS PAYMENTS ACCURATELY

9 What Does the Competent Marketing Employee Do?

1182-Skill1

In processing payments.

Suggested Learning Activities

Have students list the type of deposits and the type of loans that their bank or savings and loan offers. Research how payments or deposits are made at their training station.

mortgage loan payments
car loan payments
business loan payments
deposits

Discuss with the students methods used for collection of payments and necessity for accurate records. Have students give examples of methods and procedures used at their training station or at a local business.

References

Banking Technology
Pages 33-39, 57

Basic Retail Credit
Chapters 27-30

Finance and Credit
Unit XVIII

Operations

0193

0194

Cluster Instructional Objective: ABILITY TO ISSUE MONEY ORDERS,
DRAFTS OR CHECKS USING THE
PROPER PROCEDURES

**9 What Does the
Competent Marketing
Employee Do?**

1183-Skill1

In issuing drafts (checks).

**Suggested
Learning Activities**

Have the student prepare a report from their training station on how checks (cashiers and certified) are prepared. Compare the steps involved for each transaction from each training station.

Have a teller address the group on the differences between Money Orders, Cashiers and Certified Checks. Also have the teller discuss how to properly issue checks, drafts, or money orders.

References

Banking Technology
Page 48

Paying and Receiving
Bank Teller
Pages 98, 115

Finance and Credit
Unit IV

Operations

0.100

Cluster Instructional Objective: ABILITY TO PROPERLY ACCEPT DEPOSITS**9 What Does the
Competent Marketing
Employee Do?**

1184-Skill1

In accepting deposits.

**Suggested
Learning Activities**

Have the students interview their training sponsor or a teller manager on savings deposit procedures. A report should be given orally for class discussion.

Have the student develop a flow-chart of activities to use in accepting deposits. This can be illustrated on a bulletin board.

References

Credit & Collections
Unit V

Banking Technology
Page 20

Paying and Receiving
Bank Teller
Pages 133-144

Finance and Credit
Unit V

Operations

0197

0198

Cluster Instructional Objective: ABILITY TO ACCURATELY COUNT AND RECORD TILL AND DEPOSIT MONEY

9 What Does the Competent Marketing Employee Do?

1185-Skill1

In counting and recording till and deposit money with cashier.

Suggested Learning Activities

Visit a bank or savings and loan association. Observe the method used in handling and recording customer deposits. Outline the method. Ask for some sample deposit forms.

Invite a guest speaker to talk on the topic, "Customer Credit Payments."

Give the class sample deposit payment forms to complete, and have the students tabulate the total deposits and withdrawals made during the training session.

References

Finance and Credit
Unit XX, XVIII

Basic Retail Credit
Chapter 22

Credit & Collections
Unit V

Banking Technology
Pages 29, 36

Paying and Receiving
Bank Teller
Pages 111, 133

Operations

0199

0200

Cluster Instructional Objective: ABILITY TO PREPARE JOURNALS, VOUCHERS FOR TRANSFER OF FUNDS AND RECEIPTS OF FUNDS

9 What Does the Competent Marketing Employee Do?

1186-Skill1

In preparing journals, vouchers for transfers of funds and receipt of funds.

Suggested Learning Activities

Have students read and discuss NCR's "Handling Money" and "Money Safeguarding Procedures."

Attempt to obtain sample currency from a local bank or savings and loan. Ask a head teller to address the class on proper cash counting and reporting procedures. Have the class work money counting exercises during the class period.

Demonstrate the method used at each institution to properly record financial transactions.

References

The Cash Register

Banking Technology
Page 63

Paying and Receiving
Bank Teller
Pages 159-187

Operations

0201

0202

Cluster Instructional Objective: KNOWLEDGE OF THE PROCEDURE USED IN COLLECTING FEES AND WRITING RECEIPTS

9 What Does the Competent Marketing Employee Do?

1187-Knowledge of/or Understanding that

How to collect fees and write receipts.

Suggested Learning Activities

Discuss with the class different methods of processing payments. Have the students suggest methods they might know about. Show how important it is to make sure it is done properly.

Invite a guest speaker in from a bank or a savings and loan and ask him/her to relate to the class the proper processing of payments and how important this is.

Role play three situations: A) an improper processing of a payment; B) the proper processing of a check and tell of the implications of both to the firm; C) how fees provide income to pay expenses of the bank.

References

Paying and Receiving
Bank Teller
Pages 22, 23

Checker-Cashier

The Cashier Series

Finance and Credit
Unit V

Banking Technology
Page 29

Operations

0203

0204

Cluster Instructional Objective: KNOWLEDGE OF HOW TO PROCESS GOVERNMENT BONDS

9 What Does the Competent Marketing Employee Do?

1188-Knowledge of/or Understanding that

How to process government bond transactions.

Suggested Learning Activities

Have a "teller manager" explain to the class how the sale of government bonds are handled at his/her institution.

Ask a representative from the Federal Reserve Bank to address the class on "Government Bonds-their use and function in our economy."

References

Commercial Banking
Chapters 15, 16

Banking Technology
Page 70

Paying and Receiving
Bank Teller
Page 93

Finance and Credit
Unit IV

Operations

0205

0206

Cluster Instructional Objective:

ABILITY TO RELATE THE IMPORTANCE OF
MAINTAINING A BANK OF USEFUL INFOR-
MATION FOR SALES DEMONSTRATIONS

FC-F-1

What Does the Competent Marketing Employee Do?

560-Skill1

In maintaining a usable bank of
product knowledge, selecting that
which can be used with individual
customers.

Suggested Learning Activities

Have students prepare notebooks on types of
accounts (saving, gold passbook, checking)
offered at their training station. Each
notebook should contain a sheet of paper per
account listing the name of the account sold,
with information about these accounts that
would help them in being more knowledgeable
about the account.

Give students a fact sheet on an account. In
a role-playing situation, have one student
be the seller and one student be the customer
in each of the following situations:

- A) A ten year old as a customer
- B) A foreign-speaking person as the
customer.
- C) A senior citizen as the customer

The seller must be prepared to give appropriate
product information for each situation.

References

LAP 3-560

Retail Merchandising
Chapter 11, d
Page 346

Creative Selling
Chapter 3

Retailing Principles and
Practices
Unit 3
6th Edition

Basic Salesmanship
Chapter 4

Paying and Receiving Bank
Teller
Pages 63-159

0207

0208

Cluster Instructional Objective:COMPREHEND THE IMPORTANCE OF
KNOWING SERVICE INFORMATION**10 What Does the
Competent Marketing
Employee Do?**505-Knowledge of/or Understanding
thatThe various locations of services
on the business floor and in
reserve areas.

Common to

General Retail Merchandising
Food Marketing**Suggested
Learning Activities**From selected readings, have students read
and then discuss why it is important to know
where the departments are located within the
bank.Have students of the same career interest break
into small groups. The groups should discuss
the methods their training stations use for
determining department locations. The groups
should also discuss the best location for the
various departments and why.**References**

LAP 19-505

Basic Selling
Chapter 4
2nd EditionMarketing for the Bank
Executive
Chapter 1Fundamentals of Selling
Chapter 9
10th EditionRetail Selling
Chapter 29

Cluster Instructional Objective:

A BELIEF THAT SERVICE INFORMATION
CREATES ENTHUSIASM AND CONFIDENCE
IN THE SALESPERSON

10**What Does the
Competent Marketing
Employee Do?**

580-Attitude

That a continual program of training and retraining employees with product knowledge must be carried out.

Common to

General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

583-Attitude

**Suggested
Learning Activities**

The students should read the sources and make a list of ten reasons why you consider training and retraining essential for the salesperson developing product/service knowledge. A report should be submitted.

Have the students make a survey to determine how many businesses offer training or retraining programs for their sales personnel.

Invite a guest speaker to speak on the topic "The importance of training and retraining salespeople for using up-to-date information."

References

LAP 27-580

Retailing Principles and
Practices

Pages 150-155
5th Edition

Creative Selling
Pages 115-116

**Product and/or
Service Technology**

0211

0212

Cluster Instructional Objective: A BELIEF THAT SERVICE INFORMATION CREATES ENTHUSIASM AND CONFIDENCE IN THE SALESPERSON

10

What Does the Competent Marketing Employee Do?

583-Attitude

That adequate service knowledge usually creates in the salesperson enthusiasm for the service and adds to the salesperson's self-confidence.

Common to
General Retail Merchandising

OTHER CLUSTER COMPETENCIES

580-Attitude

Suggested Learning Activities

Have a panel presentation with students representing their own career objective area. The topic to be covered is "Service knowledge usually creates within the salesperson enthusiasm for the goods or services sold and adds to the salesperson's self-confidence."

Role play with the student about good service knowledge. Have the student sell the service to you. Highlight the demonstration by you asking the student questions covering service knowledge which usually creates enthusiasm in the salesperson.

Have students brainstorm at least six ways in which service knowledge can create enthusiasm and aid the customer in developing self-confidence. The students should give examples if they can.

Select a service with which students are unfamiliar. Ask one student to try to sell the service to another student who is portraying the customer. If possible, videotape the role play. Follow up by giving the student service information and time to review that information. Repeat the role playing situation, videotaping the results. Discuss the differences in the two sales presentations with the two students involved. This should show them that the presentation with additional information was more effective.

References

LAP 27-583

Retailing Principles and
Practices
Parts 26, 27

Know Your Merchandise
Chapters 1, 25

Fundamentals of Selling
Chapter 6

Retail Selling
Chapter 17

Retail Merchandising
Chapter 11

0213

0214

Cluster Instructional Objective: COMPREHEND THE EFFECT OF HOW TO INCREASE SALES BY SERVICE KNOWLEDGE

Product and/or Service Technology

10

What Does the Competent Marketing Employee Do?

510-Knowledge of/or Understanding that

Adequate service information will enable the employee to more effectively relate the service to the customer's needs.

Common to

General Retail Merchandising
Food Marketing

Suggested Learning Activities

Have students prepare notebooks on services at their training station. Each notebook should contain a sheet of paper per service, listing the name of the service sold, with information about these services that would help them in being more knowledgeable about the service and the need that is fulfilled within the customer.

Give students a fact sheet on a service. In a role playing situation, have one student be the seller and one student be the customer in each of the following situations:

1. A ten year old as the customer.
2. A foreign speaking person as the customer.
3. A senior citizen as the customer.

The seller must be prepared to give appropriate information for each situation.

References

LAP 28-510

Retail Selling
Chapters 17, 22

Fundamentals of Selling
Chapter 6, d

Creative Selling
Chapter 3

Basic Salesmanship
Chapter 4

Finance and Credit
Unit IX

Banking Technology
Page 15

0215

0216

Cluster Instructional Objective:

ABILITY TO RELATE THE BENEFITS OF
CUSTOMER SATISFACTION BY USING SELLING
FEATURES IN A SALES PRESENTATION

Product and/or Service Technology

10

What Does the Competent Marketing Employee Do?

550-Skill1

In expressing customer benefits
that accompany service features.

Common to
General Retail Merchandising

Suggested Learning Activities

Give students an example of a bank service
fact sheet. Have students list all the bene-
fits associated with that service.

Discuss the benefits of the service and have
the students role-play situations turning
selling benefits and features into selling
points.

References

LAP 32-550

Basic Salesmanship
Chapters 2, 4

Basic Selling
Chapters 2, 4
2nd Edition

Banking Technology
Page 15

Finance and Credit
Unit IX

0217

0217

Cluster Instructional Objective: ABILITY TO INTERPRET THE FEATURES OF A SERVICE IN TERMS OF BENEFITS TO CUSTOMERS

Suggested Learning Activities

References

What Does the Competent Marketing Employee Do?

562-Skill1

In selecting and quoting factual comments about certain services.

Have the students divide into small groups making a list of bank services. Then have them gather information on each service from advertisements, pamphlets, or the bank.

After that is completed, have the students compare the services offered.

1. Plans (variety)
2. Limits
3. Ease of obtaining
4. Variety of uses
5. Payment plans
6. Reputation of the bank

LAP 34-562

Credit and Collections
--NCR

Credit and Collections
Section II

Banking Technology
Page 15

Finance and Credit
Units VIII, IX

0219

0220

Cluster Instructional Objective: ABILITY TO INTERPRET THE FEATURES OF A SERVICE IN TERMS OF BENEFITS TO CUSTOMERS

What Does the Competent Marketing Employee Do?

499-Knowledge of/or Understanding that

The ways to interpret the features of a service in terms of benefits to customers.

Suggested Learning Activities

Break the students up into small groups. The students should select a service familiar to the group. Then they should discuss the facts or features of the service.

A list of the benefits as interpreted from the features should be submitted for evaluation.

Example: checking account

<u>Fact or Feature</u>	<u>Benefit</u>
Monthly statement	Good tax record
No need for cash	Safe
Cost	Economical
Etc.	Etc.

References

LAP 34-499

Sales Horizons
Pages 156-162
3rd Edition

Store Salesmanship
Pages 64, 65
6th Edition

Salesmanship Fundamentals
Pages 156-162

Cluster Instructional Objective: ABILITY TO COMPREHEND THE IMPORTANCE OF SELECTING SERVICES SUITABLE TO CUSTOMERS' NEEDS AND PURPOSES

Suggested Learning Activities

References

501-Knowledge of/or Understanding that

The ways to show that a particular service is suited for the purpose the customer has in mind.

OTHER CLUSTER COMPETENCIES

548- Skill

508- Knowledge of/or Understanding that

Have the student make a list of services offered at their training station or a local business (bank, savings and loan, or a credit union). Discuss the benefits of each service. Develop role-playing situations where the teller (the student) must determine what service would best suit the needs of the customer (a student).

LAP 35-501

Salesmanship Fundamentals
Chapters 9, 10
4th Edition

Fundamentals of Selling
Chapter 4
10th Edition

Retail Selling
Chapter 20

Paying and Receiving Bank
Teller
Pages 63-159

Finance and Credit
Crawford-Lynch
Chapter 6

0223

0224

Cluster Instructional Objective: ABILITY TO COMPREHEND THE IMPORTANCE OF
SELECTING PRODUCTS SUITABLE FOR CUSTOMERS'
NEEDS AND PURPOSES

**Product and/or
Service Technology**

10

**What Does the
Competent Marketing
Employee Do?**

508-Knowledge of/or Understanding
that

The use of specific services and
differences between similar ser-
vices so that a service may be
selected to meet a customer need.

Common to
General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

501-Knowledge of/or Understanding
that
548-Skill

**Suggested
Learning Activities**

Select two similar credit services and list
five similar uses and five differences between
each.

Class will brainstorm "similar uses" and
"differences" between two similar credit
services in the areas of:

- 1) Revolving Credit
- 2) Installment Credit
- 3) Regular (open account) Credit

References

LAP 35-508

Fundamentals of Selling
Pages 271-280
3rd Edition

Retailing Principles and
Practices
Pages 205, 206, 130-133
5th Edition

0225

0225

Cluster Instructional Objective: ABILITY TO COMPREHEND THE IMPORTANCE
OF SELECTING SERVICES SUITABLE FOR
CUSTOMERS' NEEDS AND PURPOSES

**Product and/or
Service Technology**

10

**What Does the
Competent Marketing
Employee Do?**

548-Skill1

In using facts about the service
itself when helping a customer
make a buying decision.

Common to
Food Marketing
General Retail Merchandising

OTHER CLUSTER COMPETENCIES

501-Knowledge of/or Understanding
that

508-Knowledge of/or Understanding
that

0227

**Suggested
Learning Activities**

Have students select two services from their
training station that require some type of
personal selling. Have students identify
facts about the service that will assist
them when they are helping a customer make a
buying decision. Have students prepare a
report to be submitted to you (either orally
or written).

Have students with similar career objectives
break into groups. Have each student choose
one service. Then each student will demon-
strate the advantages of the service as if
they are selling the service to the other
students.

References

LAP 35-548

Banking Technology
Pages 15-17

Commercial Banking
Chapters 5, 19

Know Your Merchandise
Chapter 1

Retail Merchandising
Chapter 11

Retailing Principles and
Practices
Parts 25, 27

0228

Cluster Instructional Objective: KNOWLEDGE OF AVAILABLE SERVICES**Product and/or
Service Technology****10****What Does the
Competent Marketing
Employee Do?**506-Knowledge of/or Understanding
thatThe services that are available
to the customers.Common to
General Retail Merchandising

0229

**Suggested
Learning Activities**

Have students interview a customer service representative from their training station to determine the method used in the different accounts offered by the bank, as well as the method used to insure that bank personnel know the variety of services available to customers.

Have students select three accounts offered at their training station. Then students should record the services associated with each account.

References

LAP 36-506

Finance and Credit
Crawford-Lynch
Chapter 11

Credit and Collections
Chapter 4

Commercial Banking
Chapters 5, 9

Banking Technology
Page 15

Finance and Credit
Units VIII, IX

0230

Cluster Instructional Objective:

ABILITY TO RELATE THE VALUE OF INTERPRE-
TIVE MERCHANDISE INFORMATION IN ORDER TO
BUILD CUSTOMER SATISFACTION

10**What Does the
Competent Marketing
Employee Do?**

582-Attitude

An attitude that an employee must
have sufficient knowledge of the
service offered in order to answer
a customer's questions satisfac-
torily.

Common to
General Retail Merchandising

**Suggested
Learning Activities**

Ask each student to bring to class a service
offered at their training station. Play the
game of "Stump the Salesperson"; i.e., stu-
dents think of questions to ask regarding the
service. If a question is asked which the
employee (the student who brought the service)
cannot answer, discuss where that information
could be found.

In a role-playing situation, have students
assume the roles of employee and customer. The
customers should confront the employee with a
variety of questions. Following the role play-
ing, evaluate its effectiveness by determining
if the questions were answered satisfactorily.

References

LAP 39-582

Fundamentals of Selling
Chapter 6

Marketing For the Bank
Executive
Chapters 18, 20

Basic Salesmanship
Chapter 4

Retail Selling
Chapters 17, 22

Creative Selling
Chapter 3

Basic Salesmanship
Chapter 4
2nd Edition

Paying and Receiving Bank
Teller
Pages 63-159

0231

0232

Cluster Instructional Objective: KNOWLEDGE OF HOW TO PROMOTE SERVICES

FC-C-14

What Does the Competent Marketing Employee Do?

1301-Knowledge of/or Understanding

How to promote the use of
available services.

Suggested Learning Activities

Break the students into small groups. The students should select a service available to their customers. They should then discuss the facts of each service.

A list of the benefits and uses should be submitted for evaluation.

Feature

Certificate of Deposit

Use

Investment which closely approximates the inflation rate

References

Banking Technology
Page 15

Commercial Banking
Chapters 5, 9, 12, 13, 14

Finance and Credit
Unit IX

Fundamentals of Selling
Chapter 6, d

Basic Salesmanship
Chapter 4

Finance and Credit
Crawford-Lynch
Chapter 11

0233

0234

Cluster Instructional Objective: ATTITUDE OF PRIDE IN BEING A TELLER

11

What Does the Competent Marketing Employee Do?

938-Attitude

A feeling of pride in being a teller.

Suggested Learning Activities

At your training station or local bank interview two customers to find out how they benefit from the selling process. A structured interview should be used with some type of guide. The finished form should be submitted to the instructor.

Meet with a small group of students with the same career objective. Play the role of the devil's advocate by challenging them to defend selling by saying the sales process is a waste of time in a bank because banks are a necessity and therefore doesn't require selling.

Ask the students to write a reaction paper to the following question: "The Sales Process is Important to the Financial Industry." Discuss the papers either as a group or individually.

References

LAP 3-938

Basic Salesmanship
Chapter 1

Creative Selling
Page 9

Retailing Principles and
Practices
Unit 2

Retail Selling
Chapters 1, 19

Commercial Banking
Chapter 1

Selling

0235

0236

Cluster Instructional Objective: COMPREHEND THE POSITIVE EFFECT OF KEEPING CUSTOMER PROMISES

11

What Does the Competent Marketing Employee Do?

943-Attitude

A belief that one should live up to promises made to customers.

Common to

Food Marketing

General Retail Merchandising

Suggested Learning Activities

Have the students role play a situation where there is a short-range advantage by not living up to a promise made to a customer. Have the group appoint one student to act as discussion leader. Have the class or a small group discuss the long-range effects of the situation.

Have students of the same career interests break into small groups. Have the group identify examples of promises which were made to them by businesses but not kept. Have the students write down their reactions and what they did about it. Then as a class, have the group present their examples. Cite examples of your own. Then discuss what employees can do to prevent this from happening. This discussion should be related to the students' training stations.

Have students write a short reaction paper on the following topic: "Employees who keep promises made to customers are an asset to the business."

References

LAP 6-943

Retailing Principles and Practices
Parts 21, 63

Psychology and Human Relations in Marketing
Chapters 1, 2

Fundamentals of Selling
Chapter 3
Part e

Bank Teller
Unit VIII
(New Publication)

Selling

0237

0238

Cluster Instructional Objective: ABILITY TO RELATE BENEFITS
OF CUSTOMER PATRONAGE

11 What Does the Competent Marketing Employee Do?

936-Attitude

That today's customer chooses the institution where shopping conditions are most pleasant.

Suggested Learning Activities

Have students prepare a bulletin board on the importance of friendly service.

Invite a panel of business persons to discuss with the class why customer loyalty, timely services, and friendly service are important to the successful operation of a bank.

Have students interview five persons with whom they are acquainted to find out why these people use a particular bank. Have students identify the strongest and weakest qualities.

Have students make a list of customer courtesies practiced at their training station. Then have students identify customer courtesies they like to see when they are shopping.

Have students make a list of stores in town that they go to because they know they will get friendly service.

References

LAP 5-936

Human Relations in Business
Chapter 5

Retail Merchandising
Chapter 5

Retail Selling
Chapter 30

Customer Services
Chapter 8
2nd Edition

Selling

0239

0240

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF CORRECTLY MAKING CHANGE

11 What Does the Competent Marketing Employee Do?

818-Knowledge of/or Understanding

How to make change and count it back to a customer.

Common to
General Retail Merchandising

Suggested Learning Activities

Bring monopoly money and "play" cash to class. Pair students up and hand out dittoed copies of cases. One student can act out the case, the other student can record the transaction.

EXAMPLE: CHECK (DEPOSIT) \$ 6.00
RETURN 2.45

Answer: Teller deposits

	1		2	3	
pennies	nickels	dimes	quarters	dollars	five

DEPOSIT \$10.01
RETURN 6.01

Answer: Teller deposits

				4	
pennies	nickels	dimes	quarters	dollars	five

Make out a worksheet similar to the above example and have students complete.

Present and discuss with the class the proper procedure for counting back cash and the problems encountered.

References

LAP 10-818

Mathematics in Marketing
Chapters 2, 3

Retail Merchandising
Chapter 12

Checker-Cashier
Chapter 7

The Cashier Series

Banking Technology
Pages 63-67

Paying and Receiving
Bank Teller
Pages 44-63

Finance and Credit
Unit III

Selling

0241

0242

Cluster Instructional Objective: ABILITY TO RELATE
TO THE CUSTOMERS

FC-F-5

11

**What Does the
Competent Marketing
Employee Do?**

862-Skill1

In remembering customer's
names when serving them.

**Suggested
Learning Activities**

Ask a guest speaker to address the class on
memory training techniques. Ask for some
exercises that can be used to increase and
improve one's memory.

Conduct a role-playing situation where certain
students act as the teller and others as cus-
tomers. Have the students find some key to
remembering each customer's name.

References

LAP 32-862

Communications in Marketing
Chapter 2
(2nd Edition)

Finance and Credit
Crawford-Lynch
Chapter 11

Bank Teller
Unit VIII
(new publication)

Selling

0243

0244

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF PROVIDING SERVICE INFORMATION

11 What Does the Competent Marketing Employee Do?

922-Attitude

Strong interest in the service being sold.

Common to

Food Marketing

General Retail Merchandising

Suggested Learning Activities

Have students with the same finance and credit occupation get together to conduct a panel discussion on the importance of presenting service knowledge enthusiastically. In their discussion, encourage them to generate ideas on how to be enthusiastic when selling and talking about a service.

Have students listen to recordings of motivational speakers such as Earl Nightingale. Then discuss with the students the role enthusiasm plays in selling services.

References

LAP 35-922

Retailing Principles and Practices
Part 8

Retailing Principles and Practices
Part 22
(7th Edition, 1981 tentative)

Fundamentals of Selling
Chapter 6
10th Edition

Finance and Credit
Crawford-Lynch
Unit III
Page 96

Retail Selling
Unit IV, Section 17
2nd Edition

Selling

0245

0245

Cluster Instructional Objective:COMPREHEND THE EFFECT OF PROVIDING
INFORMATION TO GOOD SELLING TECHNIQUES**11****What Does the
Competent Marketing
Employee Do?**

920-Attitude

A feeling of sincere interest in
customers and their problems.Common to
Food Marketing**Suggested
Learning Activities**Have students discuss how they would show
interest in a customer for the following
situation:An out-of-state customer would like to make
a large deposit in the bank where you work.
However, your bank policy is not to accept
checks from out-of-state banks. How would you
show interest in the customer?Brainstorm a list of ways employees can
demonstrate their interest in customers.**References**

LAP 39-920

Retail Merchandising
Chapter 11Retail Selling
Chapter 20Retailing Principles
and Practices
Part 7Basic Retail Credit
Number 31Finance and Credit
Crawford-Lynch
Chapter 11Bank Teller
Unit VIII
(new publication)**Selling**

0247

0248

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF USING BUYER BENEFITS AS A PART OF THE SELLING PROCESS

11

What Does the Competent Marketing Employee Do?

873-Skill1

In relating service benefits to a customer's needs when talking about it.

Common to

General Retail Merchandising

Suggested Learning Activities

Have students list "benefits" of three services from their training station. The students should bring the list to class and get together with another student. Each student will present the facts and benefits of each item to the other student. The student who is presenting the item should analyze and judge their partner's reaction. The student's reactions should be recorded on the same sheet--opposite the facts and benefits. Each student's results should be turned in to you.

Discuss actual experiences with students which either you or the student have encountered. Emphasize discretions.

Have students pick one item from their training station and list facts and benefits about the item. During the next week, they are to try to present these facts and benefits to at least one customer at their training station. Then students should write a one to two page report on their experience.

References

LAP 40-873

Fundamentals of Selling
Chapter 4

Basic Salesmanship
Chapter 5

Retail Selling
Chapters 21, 22

Commercial Banking
Chapter 5

Finance and Credit
Unit IX

Banking Technology
Page 15

Finance and Credit
Crawford-Lynch
Chapter 11

Selling

0250

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF TREATING EACH CUSTOMER AS AN INDIVIDUAL

11 What Does the Competent Marketing Employee Do?

810-Knowledge of/or Understanding that

Knowledge of how to handle individual differences in customers.

Common to
Food Marketing
General Retail Merchandising

OTHER CLUSTER COMPETENCIES

918-Attitude
897-Skill

Suggested Learning Activities

Select three students to list the three most important features that they look for in an article that they are thinking about purchasing. Have them write these three features down on a piece of paper. Then list these features on the board for the class. Ask the remainder of the class to think of ways in which these features can (a) be identified by the salesperson as being important to the customer and (b) what type of sales talk would be appropriate for these features.

Select two or three articles that could be sold. Then ask the students to identify several selling features of each article. Write the list on the board. After a list for each article has been determined, then have the students decide if that feature could be classified as an emotional feature or a rational feature. When all of the features have been classified, then select several from each category and determine how those features can be brought into a sales presentation. Role play several features if possible.

References

LAP 43-810

Retail Merchandising
Chapter 11

Retail Selling
Chapter 20

Retailing Principles and Practices
Part 7

Finance and Credit
Crawford-Lynch
Chapter 11

Bank Teller
Unit VIII
(new publication)

Selling

0251

0252

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF TREATING EACH CUSTOMER AS AN INDIVIDUAL

11 What Does the Competent Marketing Employee Do?

897-Skill1

Ability to tactfully handle
difficult customers.

Common to

Food Marketing

General Retail Merchandising

OTHER CLUSTER COMPETENCIES

810-Knowledge of/or Understanding
that

918-Attitude

Suggested Learning Activities

Ask the students to survey their friends and family as to why they use the services of a particular bank or savings and loan. List the reasons and discuss those that are similar.

Set up a role-playing situation with a teller and different types of customers. Have the other students react to each situation.

Prepare a sales demonstration and present it separately to three different students who will portray the customer. Evaluate and compare the three customer's questions, reactions, and rationale for buying. Then discuss the findings with the three students as a group.

References

LAP 43-897

Retailing Principles and
Practices

Parts 14, 34, 44
(7th Edition, 1981
tentative)

Finance and Credit
Crawford-Lynch
Chapter 11

Selling

0253

0254

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF TREATING EACH CUSTOMER AS AN INDIVIDUAL

11 What Does the Competent Marketing Employee Do?

918-Attitude

A feeling that each customer is an
"individual."

Common to
General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

810-Knowledge of/or Understanding
that

897-Skill

Suggested Learning Activities

Give a word-association test to the students for general items, i.e., car, perfume, or toothpaste. Have students write down the first brand that comes to mind. Tabulate the results on the chalk board and then discuss with the students why they buy that brand.

Prepare a sales demonstration and present it separately to three different students who will portray the customer. Evaluate and compare the three customer's questions, reactions, and rationale for buying. Then discuss the findings with the three students as a group.

Have students study the situations below and write questions that they would use to gain an understanding for the customer and the customer's need for assistance.

- A. A lady enters your bank and says, "I want to open an account for my son."
- B. A young man approaches you and says, "I would like (fill in with appropriate service per student's occupational area.)"

References

LAP 43-918

Retail Merchandising
Chapter 11

Retail Selling
Chapter 20

Retailing Principles and
Practices
Part 7

Finance and Credit
Crawford-Lynch
Chapter 11

Bank Teller
Unit VIII
(new publication)

Selling

0255

0256

Cluster Instructional Objective: COMPREHEND THE EFFECT OF ADDING VALUE TO A SERVICE

11

What Does the Competent Marketing Employee Do?

924-Attitude

That value is added to a service that is presented properly.

Common to
Food Marketing
Wholesaling

Suggested Learning Activities

Have the students explain the procedures for presenting a service to the customer. Then have them explain why proper presentation is important. The report should include how much the loss of an account will cost the company and in turn the consumers.

Have the students discuss with a local banker or their training sponsor what procedures are taken when an account is lost.

References

LAP 44-924

Retail Selling
Chapter 22

Basic Retail Credit
Chapters 23, 26

Finance and Credit
Unit I
Section 6

Selling

0257

0258

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF PROPER TREATMENT OF CUSTOMERS

11 What Does the Competent Marketing Employee Do?

880-Skill1

Ability to treat customers with courtesy even though they do not buy in hope that they will return at some future date.

Common to

Food Marketing

General Retail Merchandising

OTHER CLUSTER COMPETENCIES

899-Skill1

Suggested Learning Activities

Have the students comment on this case:

You work in a small commercial bank, a customer enters and wants to open a savings account or a time deposit. Explain how you would serve that customer.

Have students describe the type of customers they encounter at their training station and why do they think that these customers bank at that particular bank or savings and loan.

References

LAP 48-880

Marketing For the Bank Executive
Chapters 22, 28

Retail Selling
Chapter 18

Retailing Principles and Practices
Part 31

Retailing Principles and Practices
Part 24
(7th Edition, 1981 tentative)

Selling

0259

0200

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF PROPER TREATMENT OF CUSTOMERS

11 What Does the Competent Marketing Employee Do?

899-Sk111

Ability to serve customers in the manner or style that management desires.

Common to

Food Marketing

General Retail Merchandising

OTHER CLUSTER COMPETENCIES

880-Sk111

Suggested Learning Activities

Ask a local bank officer to address the class regarding the philosophy of customer service at their institution.

Have the class write a paper on what makes one bank different in the consumer's eyes, from the bank down the street. Does customer service play a major role?

On a sheet of paper, have students list three institutions (a bank, savings and loan, and a credit union) that attract different types of customers. Have students describe the types of customers that use each institution, the reasons they think this type of person is attracted to the institution, and how they would serve the customers in the three different financial institutions.

References

LAP 48-899

Finance and Credit
Crawford-Lynch
Chapter 11

Retail Selling
Chapter 18

Banking Technology
Pages 23, 24

Marketing for the Bank
Executive
Chapters 10, 18

Retailing Principles and
Practices
Part 31

Retailing Principles and
Practices
Parts 13, and 53
(7th Edition, 1981
tentative)

Bank Teller
Unit VIII
(new publication)

Selling

0261

0262

Cluster Instructional Objective:

ABILITY TO RELATE METHODS OF HANDLING
OBJECTIONS

FC-F-15

11

What Does the Competent Marketing Employee Do?

874-Skill1

Skill in sensing a customer's
objections and handling them as
effectively as possible.

Common to

General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

875-Attitude

Suggested Learning Activities

For each of the following statements, have
students indicate how the objection might be
handled:

1. The charges are too high.
2. I'm not interested.
3. I don't need it.
4. I want to wait.
5. I'd like to consult my husband.
6. I don't know anything about this particular
account.

Have students select a service offered at their
training station and list all the reasons for
not using the service. Then the students
should develop a method for handling that
objection.

References

LAP 49-874

Bank Teller
Unit VIII
(new publication)

Basic Salesmanship
Chapter 7

Retail Selling
Chapter 23

Fundamentals of Selling
Chapter 10

Marketing For the Bank
Executive
Chapters 22, 28

Retailing Principles and
Practices
Part 26

Retailing Principles and
Practices
Part 41
(7th Edition, 1981
tentative)

Basic Retail Credit
Assignment 21

Selling

0263

0264

Cluster Instructional Objective: ABILITY TO RELATE METHODS OF HANDLING OBJECTIONS

FC-F-16

11

What Does the Competent Marketing Employee Do?

926-Attitude

Attitude that customers' objections must be handled and overcome with respect.

Common to
Food Marketing
General Retail Merchandising

OTHER CLUSTER COMPETENCIES

874-Skill1

Suggested Learning Activities

Develop a list of objections commonly associated with three specific services. For each objection, write down how each would be handled.

Given a role-playing situation with customer objections, the student will respond by overcoming the customer's objections in a respectful manner.

Visit a local bank and have an officer discuss a service in which you are interested. Present the officer with objections and record how each objection was handled. Report your findings to the class.

References

LAP 49-926

Fundamentals of Selling
Chapter 10

Retailing Principles and
Practices
Part 26

Retailing Principles and
Practices
Part 42
(7th Edition, 1981
tentative)

Basic Retail Credit
Assignment 21

Finance and Credit
Crawford-Lynch
Chapter 11

Bank Teller
Unit VIII
(new publication)

Selling

9265

0266

Cluster Instructional Objective:

ABILITY TO RELATE AN EMPLOYEE'S
PERSONALITY TO A SALES PRESENTATION

11**What Does the
Competent Marketing
Employee Do?**

950-Attitude

An awareness that successful
selling hinges on adequate
service information, the
customer's understanding and
the employee's personality.

Common to

General Retail Merchandising

**Suggested
Learning Activities**

Ask a local bank officer to address the class
regarding the philosophy of customer service
at their institution, and the attitude that
should be displayed to their customers.

Have the class write a paper on what makes
one bank different in the consumers' eyes,
from the bank down the street. Does customer
service play a major role?

On a sheet of paper, have students list three
institutions (a bank, savings and loan, and a
credit union) that attract different types of
customers. Have students describe the types
of customers that use each institution, the
reasons they think this type of person is
attracted to the institution, and how they
would serve the customers in the three dif-
ferent financial institutions.

References

LAP 53-950

Retail Selling
Chapter 18

Banking Technology
Pages 23-24

Marketing for the Bank
Executive
Chapters 10, 18

Retailing Principles
and Practices
Parts 13 and 53
(7th Edition, 1981
tentative)

Basic Retail Credit
Assignment 12

Finance and Credit
Crawford-Lynch
Chapter 11

Selling

0267

0268

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF HANDLING
CUSTOMER COMPLAINTS

FC-F-18

11

**What Does the
Competent Marketing
Employee Do?**

823-Knowledge of/or Understanding
that

Knowledge of the ways to handle
customer complaints according to
store policy.

Common to
General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

927-Attitude
937-Attitude

**Suggested
Learning Activities**

Have two students perform a role-playing
situation where one student acts as a teller
and the other student acts as a customer. The
customer will enter the bank and approach the
teller with a complaint about his/her check-
ing account or about one of the bank's poli-
cies. The teller must diplomatically handle
the complaint so goodwill will be rebuilt be-
tween the customer and the bank.

Have students make a list of complaints which
are commonly heard at their training station.
After each complaint, determine at least one
way in which goodwill could be achieved.

References

LAP 60-823

Human Relations in Business
Chapter 5

Customer Services
Chapter 5

Basic Retail Credit
Chapter 21

Finance and Credit
Crawford-Lynch
Chapter 11

Selling

0269

0270

Cluster Instructional Objective:

ABILITY TO RELATE THE VALUE OF
HANDLING CUSTOMER COMPLAINTS

FC-F-19

11

What Does the Competent Marketing Employee Do?

927-Attitude

Attitude that a customer's complaint is an excellent opportunity to build goodwill.

Common to

Food Marketing

General Retail Merchandising

OTHER CLUSTER COMPETENCIES

937-Attitude

823-Knowledge of/or Understanding
that

Suggested Learning Activities

Have two students perform a role-playing situation where one student acts as a teller and the other student acts as a customer. The customer will enter the bank and approach the teller with a complaint about one of the bank's policies. The teller must diplomatically handle the complaint so goodwill will be rebuilt between this customer and the bank.

Have students make a list of complaints which are commonly heard at your training station. Determine how goodwill could be achieved.

Ask a psychology instructor to address the class on ways to overcome customer complaints.

1. How should the employee respond?
2. How can the employee control his/her anger in this situation?

References

LAP 60-927

Human Relations in
Business
Chapter 5

Customer Services
Chapter 5

Fundamentals of Selling
Chapter 12, e

Retailing Principles and
Practices
Page 39
Part 12

Finance and Credit
Crawford-Lynch
Chapter 11

Selling

0271

0272

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF HANDLING CUSTOMER COMPLAINTS

FC-F-20

11

What Does the Competent Marketing Employee Do?

937-Attitude

Attitude that the customer, by the very act of complaining, is giving the store an opportunity to correct a possible fault in its operation.

Common to

General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

823-Knowledge of/or Understanding that

927-Attitude

Suggested Learning Activities

Have two students perform a role-playing situation where one student acts as a teller and the other student acts as a customer. The customer will enter the financial institution and approach the teller with a complaint about his/her savings account or about one of the financial institution's policies. The teller must diplomatically handle the complaint so goodwill will be rebuilt between this customer and the business.

Have students make a list of complaints which are commonly heard at your training station. After each complaint, determine at least one way in which goodwill could be achieved.

References

LAP 60-937

Human Relations in Business
Chapter 5

Customer Services
Chapter 5

Basic Retail Credit
Chapter 21

Finance and Credit
Crawford-Lynch
Chapter 11

Selling

273

274

CREDIT

JOB TITLES

**Customer Service
Representative**

AND

Credit File Operator

(CREDIT INSTITUTIONS)

0275

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE IMPORTANCE OF GOOD TECHNIQUES IN COMMUNICATION

Communications

2 What Does the Competent Marketing Employee Do?

101-Knowledge of/or Understanding that

The situations in which to use a technical language or commonly understood language.

Common to
Food Marketing

OTHER CLUSTER COMPETENCIES

164-Attitude

Suggested Learning Activities

Have students brainstorm a list of technical language and another list of common language that could be used to sell the following services:

1. Credit Investigation
2. Refinance
3. Acceleration Clause
4. Revolving Account
5. Add On Clause

Have students select a credit service of their choice. Then the student can explain if the customer service representative should use technical language, common language, or both when discussing the following with customers:

1. Why the service is offered.
2. How the service may be used.
3. The purposes of this service.
4. The objections that may be given about the service.
5. The other services offered in the business.

References

LAP 2-101

Communications in Marketing
Chapter 1

Retail Merchandising
Page 358

0276

0277

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE IMPORTANCE OF GOOD TECHNIQUES IN COMMUNICATION

2 What Does the Competent Marketing Employee Do?

164-Attitude

Awareness that certain thoughtlessly used words or terms can be misinterpreted by the listener.

Common to

General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

101-Knowledge of/or Understanding that

Suggested Learning Activities

List the following words on a piece of paper. Have the students determine the ways these words can be misinterpreted.

- | | |
|-----------------------|-----------------------|
| 1. Revolving credit | 8. Rejected |
| 2. Installment credit | 9. Simple interest |
| 3. Credit bureau | 10. Add-on interest |
| 4. Interest | 11. Discount interest |
| 5. Character | 12. Compounding |
| 6. Capacity | 13. Prime rate |
| 7. Capital | 14. Remaining balance |

From a newspaper, have students list the words from any advertisement or headline that could be misinterpreted or misleading. Also, students can look for any grammatical errors.

Have students ask the English-speech teacher to help them compile a list of 10 adjectives or phrases that could be taken different ways or have different meanings. You should set this up with the English-speech teacher so the students will get the teacher's cooperation.

References

LAP 2-164

Human Relations in Business
Chapter 6

Fundamentals of Selling
Chapter 5

Basic Retail Credit
Chapter 13 and Glossary

Communications

0278

0279

Cluster Instructional Objective: ABILITY TO RELATE THE USE OF SPEECH AND VOCABULARY TO GOOD ORAL COMMUNICATIONS

2 What Does the Competent Marketing Employee Do?

137-Skill1

Ability to talk clearly and pleasantly, conveying spirit and enthusiasm in one's speech.

Common to

General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

145-Attitude

122-Skill1

152-Attitude

Suggested Learning Activities

Have the students read the following case and analyze the problem. Follow with a class discussion on how to convey spirit and enthusiasm in communications.

CASE: Joe Green raced his sister to answer the phone. "Hello," he gasped. Then, "Nah, he's not here... That's o.k.," he concluded. "Who was on the phone, Joe?" his mother asked. "I dunno," he muttered. "Someone calling for Bill." "You should have asked so Bill could have returned the call." "Oh, it was some girl. She can call back. Anyway, I have to go to work."

An hour later at work Joe had to answer the phone. His boss wanted to know if he called the customer back with the information on the credit record. "Yeah, I called the customer," Joe said. "Yeah, I will write a follow-up letter to the customer, I guess."

Joe would like to be promoted to credit manager, but his boss feels Joe should not be promoted. What do you think Joe's problem is and how would you solve it?

Tape record a conversation showing both enthusiasm and lack of enthusiasm. Have students react to the tape. Follow with examples to students on why it is important.

References

LAP 3-137

Finance and Credit
Crawford-Lynch
Chapter 7

Retail Selling
Chapter 8

Fundamentals of Selling
Chapter 3

Communications in Marketing
Chapters 3, 4

Oklahoma Distributive
Education II

Introduction to Speech
Book
(selected readings)

Communications

0260

0281

Cluster Instructional Objective: ABILITY TO RELATE THE USE OF SPEECH AND VOCABULARY TO GOOD ORAL COMMUNICATION

Communications

2 What Does the Competent Marketing Employee Do?

145-Attitude

That poor or awkward grammar lowers business personnel, the business image, and the service in the estimation of the customer.

Common to

General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

122-Skill1

137-Skill1

152-Attitude

Suggested Learning Activities

In a role-playing situation, have one student act as a customer talking with a customer service representative who is discussing the services of the credit card. The student acting as the customer service representative should use incorrect grammar while discussing the credit. Follow the conversation with a discussion on the image conveyed. Ask the student (customer) whether he/she would apply for this credit card after the conversation.

Play tape recorded collection calls for the class. Some of the calls should be grammatically correct and some grammatically incorrect. Have students decide which presentations created the most favorable impressions and which would receive a favorable response.

Have a person from the speech area of the high school give a lecture on "How Poor or Awkward Grammar Creates a Poor Image." Follow with class discussion.

As a group, students can have a discussion on what they feel are misused words and phrases from their experiences.

References

LAP 3-145

Retail Selling
Chapter 8

Fundamentals of Selling
Chapter 3

Communications in Marketing
Chapter 4

Retailing Principles and
Practices
Part 56

0282

0283

Cluster Instructional Objective: ABILITY TO RELATE THE USE OF
SPEECH AND VOCABULARY TO GOOD
ORAL COMMUNICATION

2 What Does the Competent Marketing Employee Do?

152-Attitude

An appreciation of the value of
correct enunciation and pronuncia-
tion in speaking.

Common to

General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

122-Skill1

137-Skill1

145-Attitude

Suggested Learning Activities

Ask students to develop a list of the words
from their reading assignments they find diffi-
cult to pronounce. At convenient intervals
during the semester, have students write the
words on the blackboard. Discuss with the
students definitions and have them practice
pronouncing the words. They should also use
the words in sentences.

Ask a teacher from the speech department to
talk to the class on the importance and value
of correct enunciation and pronunciation.
Supplement this presentation with a follow-up
that applies to the business environment.

Acquire a tele-trainer from the telephone com-
pany. Have students role-play the following
situation and record the student's conversa-
tions.

SITUATION:

Have students call to inquire about an adver-
tised position. Play the recording back to the
class and listen for poor wording, poor enun-
ciation, and poor pronunciation. Stress the
importance of speaking correctly and the
image it creates.

References

LAP 3-152

Finance and Credit
Crawford-Lynch
Chapter 7

Fundamentals of Selling
Chapter 3, b

Communications in Marketing
Chapter 4

Cluster Instructional Objective: ABILITY TO COMMUNICATE KNOWLEDGE OF CREDIT TERMS AND LIMITS

Communications

2 What Does the Competent Marketing Employee Do?

135-Skill1

In communicating a sufficient understanding of the terms and limits of different type accounts to credit applicants.

Suggested Learning Activities

Discuss with the students the reasons for setting credit limits.

1. The applicant's income
2. Current obligations of the applicant
3. The number of dependents the applicant has
4. The applicant's character and credit history
5. The applicant's capital

Have the students interview employees at a credit bureau to determine the type of information they must know about credit terms and limits.

Role-play situations having the students explain to customers credit limits and terms used

Situation 1: Mr. Keller is applying for a VISA card. His current income is \$9,500 and he has a loan on a car with \$2,000 left to pay. He is married and has two children.

Situation 2: Ms. Hanson is 33 years old and has come in to your office at First Investment Company wanting credit to purchase some new furniture costing \$3,500.

You must develop a profile of these customers to determine the credit limit and if you should approve credit. What information do you need to know? Explain the credit limits and terms necessary to your customer.

References

LAP 4-135

Credit and Collections
Section 2
Chapters 4-7

Finance and Credit
Crawford-Lynch
Chapter 5

0206

02

Cluster Instructional Objective: COMPREHEND HOW THE VOICE AND GESTURES AFFECT COMMUNICATION

2 What Does the Competent Marketing Employee Do?

150-Attitude

An awareness that the voice can be used to express convictions and convey confidence.

Common to

Food Marketing

OTHER CLUSTER COMPETENCIES

151-Attitude

166-Attitude

Suggested Learning Activities

Tape four or five radio commercials. Try to record a variety of advertisements that use different voice approaches to advertise financial services. Have students write a reaction statement to each commercial after you have played it back for them. Write their reactions on the board, both good and poor points. Then ask them what could be done in order to make the advertisements express convictions and convey confidence.

Prepare a written sales talk. Have several students record the written sales talk. Have them try to convey confidence and express conviction. Play the recordings back to the class for their comments.

References

LAP 5-150

Finance and Credit
Crawford-Lynch
Chapter 7

Oklahoma Distributive
Education III
Page 259-B

Fundamentals of Selling
Chapter 3, b

Communications in Marketing
Chapter 3
2nd Edition

Finance and Credit
Part 1
Section 6

0288

0289

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE IMPORTANCE
OF THE VOICE AS A MEDIUM OF SELLING

2

What Does the Competent Marketing Employee Do?

154-Attitude

A belief that the voice is an important medium through which selling is accomplished.

Common to

General Retail Merchandising
Food Marketing

Suggested Learning Activities

Have students tape record calls promoting the use of a major credit card. Then the students should play back the tape and evaluate the effectiveness for attention getting, value, enthusiasm, poise, and confidence. Discuss the recording.

Have students role-play a call trying to sell a person on paying their bill, thus keeping a good credit rating. The student should be the employee and you should be the customer. Evaluate the student's voice. Was there stress in the voice? Did the student sound angry and impatient?

Have students listen to a TV or radio announcer and rate the announcer's voice for enthusiasm, poise, confidence, and effectiveness as an attention getter.

References

LAP 6-154

Finance and Credit
Crawford-Lynch
Chapter 7

Fundamentals of Selling
Chapter 3

Communications in Marketing
Chapter 4

0290

0291

Communications

Cluster Instructional Objective: DEMONSTRATE CORRECT TELEPHONE USAGE

Communications

2 What Does the Competent Marketing Employee Do?

114-Skill

In using the telephone correctly and most efficiently.

Suggested Learning Activities

If available, obtain a tele-trainer from the phone company. This system can help the students learn to answer and place calls correctly. Case problems can be used to help the students learn phone techniques.

Examples:

1. A customer is calling to complain about a charge to his account.
2. The employee (student) is calling an applicant's bank to check his/her account status.
3. The employee (student) is calling a customer to get them to pay their account which is 30 days overdue.

Divide the class into small groups and have the groups compose a list of important qualities of a good phone voice.

1. Alertness
2. Expressiveness
3. Naturalness
4. Pleasantness
5. Distinctiveness

Role-play situations in the groups. Have students call information several times. Have the students space out the calls so they will get different operators. Have the students evaluate the "image that the operator projected." They should evaluate the activity by the five important qualities of a good telephone voice.

References

EAP 9-114

Finance and Credit
Crawford-Lynch
Chapter 7

Retail Selling
Chapter 26

Communications in Marketing
Chapter 4
2nd Edition

Credit and Collections
Chapter 23

Ohio Distributive Education
Laboratory

Illinois Bell Telephone

Retailing Principles and
Practices
Part 45

Secretarial Office Procedures
Unit 9
8th Edition

Credit and Collections
(South-Western)
Section 23

0232

0293

Cluster Instructional Objective: ABILITY TO TRANSLATE TECHNICAL WORDS INTO CUSTOMER LANGUAGE

2 What Does the Competent Marketing Employee Do?

143-Skill

In translating technical words concerning an item of merchandise or service into customer language.

Common to
General Retail Merchandising

Suggested Learning Activities

In small groups have the students analyze services discussing each feature in terms of customer benefits.

Have the students role-play a sales demonstration using a technical service. All technical words should be translated into customer language.

References

LAP 12-143

Finance and Credit
Crawford-Lynch
Chapter 3

Salesmanship Fundamentals
Chapter 6

Communications in Marketing
Chapter 1
2nd Edition

Finance and Credit
Part 1
Section 6

0294

0295

Communications

Cluster Instructional Objective: ABILITY TO SELECT AND USE SUITABLE WORDS

2 What Does the Competent Marketing Employee Do?

123-Skill1

In selecting and using words suitable to the nature of the service being sold.

Common to

General Retail Merchandising
Food Marketing

Suggested Learning Activities

Have students select a product or service offered by their training station and prepare a list of vocabulary words unique to that product or service.

Have students prepare a demonstration on a product or service offered at their training station. As a student is presenting, classmates can make a vocabulary list of words used which they believe are unique to that product or service offered.

Have a group of students brainstorm a list of adjectives. The group should make the list as large as possible. Then the group can identify which adjectives convey real meaning and which are general and unmeaningful in helping describe a product or service.

References

LAP 13-123

Finance and Credit
Crawford-Lynch
Chapter 3

Retailing Principles and
Practices
Part 8

Finance and Credit
Part 1
Section 6

Communications

0296

0297

Cluster Instructional Objective: COMPREHEND HOW TO INTERVIEW CREDIT APPLICANTS TACTFULLY

2 What Does the Competent Marketing Employee Do?

098-Knowledge of/or Understanding that

How to interview charge account applicants tactfully obtaining all necessary data.

Suggested Learning Activities

Discuss with the students the necessary information an interviewer needs to obtain.

1. Who is the applicant? (character)
2. Where is the applicant? (character)
3. Can the applicant pay? (capacity)
4. Is the applicant willing to pay? (capital)
5. If the applicant defaults, can he/she be made to pay? (capital)

Have the students role-play interviews with you as the credit applicant. Tape record several interviews with the credit applicant. The tape recorded interviews can then be critiqued by the class. Students should be able to suggest ways to improve the interview.

References

LAP 17-098

Basic Retail Credit
Chapters 14, 33

Credit and Collections
Chapter 16

Finance and Credit
Crawford-Lynch
Chapter 5

Communications

0298

0299

Cluster Instructional Objective:

UNDERSTAND THE IMPORTANCE OF COMMUNICATING EFFECTIVELY DEALING WITH CUSTOMER INQUIRIES OR EXPLAINING POLICIES

2 What Does the Competent Marketing Employee Do?

116-Skill

In satisfactorily handling customer inquiries for general information.

Common to

General Retail Merchandising
Food Marketing

OTHER CLUSTER COMPETENCIES

117-Skill

Suggested Learning Activities

Discuss with students the following case problem.

Mr. Smith approached a salesperson in a department store and asked, "Who can I see to help me with a problem regarding my bill?" The salesperson answered, "I really don't know, but you might try the credit department."

1. Was the salesperson's answer satisfactory?
2. How would you answer this question?
3. What additional information should be given?

Have the students brainstorm a list of information they need to know to be able to satisfactorily help the customer. Have the students interview an employee to compare their list and add to it. Have the students make a booklet of this information (questions and answers) to use on the job.

References

LAP 20-116

Communications in Marketing
Chapters 1, 4

Fundamentals of Selling
Chapter 7

Basic Retail Credit
Chapter 32

Credit and Collections
Section 6

Communications

0300

0301

Cluster Instructional Objective: UNDERSTAND THE IMPORTANCE OF COMMUNICATING EFFECTIVELY DEALING WITH CUSTOMER INQUIRIES OR EXPLAINING POLICIES

2 What Does the Competent Marketing Employee Do?

117-Skill1

In communicating business policies to customers.

Common to

Food Marketing

General Retail Merchandising

OTHER CLUSTER COMPETENCIES

116-Skill1

Suggested Learning Activities

Have students list six questions about store policy statements that a customer might ask a credit representative. A source of assistance should be listed with the question of where the student could find out the answer if she/he did not know.

Example: Do you cash checks over \$50?

Source of assistance: Cashier or Credit Dept.

Have students role-play a situation where a customer asks specific questions about a policy and the student must answer them as if they were employed as a credit representative.

References

LAP 20-117

Finance and Credit
Crawford-Lynch
Chapter 7

Retailing Principles and Practices

Unit 2, Part 4

Unit 10, Part 29

Unit 11, Part 31

6th Edition

Credit and Collections
Chapters 11, 31, 32

0302

0303

Cluster Instructional Objective: SKILL IN INTERPRETING BILLING STATEMENTS TO CUSTOMERS

2 What Does the Competent Marketing Employee Do?

118-Skill1

In interpreting monthly billing statements to customers.

Suggested Learning Activities

Have the student interview 2-3 credit managers on how billing statements are designed and why. Then have students design their own billing statement and in a role-playing situation interpret the statement to a customer (you or another student).

Have a credit manager speak to the class on the billing statement used at his/her company.

After the presentation, have the class gather a few different types of statements and compare. Role-play explaining the statements to customers.

References

LAP 21-118

Credit and Collections
Section IV

Finance and Credit
Crawford-Lynch
Chapters 5, 6

0304

0305

Communications

Cluster Instructional Objective: ABILITY TO INTERPRET AND EXPLAIN TIME PAYMENT PRINCIPLES

2 What Does the Competent Marketing Employee Do?

128-Skill1

In interpreting and explaining
time payment principles that
apply to various credit plans.

Suggested Learning Activities

Have the students investigate the various
types of credit, making a list of the terms
and payment schedules of each plan. Role-
play several situations having the students
explain the various credit terms and payment
schedules.

Have a credit manager speak to the class on
the various types of credit available.

Have the students role-play a situation
where various types of interest and payment
plans are explained to a customer.

References

LAP 22-128

Finance and Credit
Crawford-Lynch
Chapters 5, 6

Credit and Collections
Section IV

Basic Retail Credit
Chapters 8, 9, 14

Finance and Credit
Units XVI, XVII

Communications

0306

0307

Cluster Instructional Objective: UNDERSTAND HOW TO IMPLEMENT DIRECTIONS AND THE PROPER USE OF THE TELEPHONE

2 What Does the Competent Marketing Employee Do?

115-Skill1

In receiving or giving orders, complaints and messages.

Common to
Food Marketing

OTHER CLUSTER COMPETENCIES

119-Skill1

0308

Suggested Learning Activities

Using a tele-trainer or a switchboard system, have students role play the following situations. Tape a few for discussion purposes.

1. You are placing a call to a credit bureau in regard to a customer's account. The account is for Mr. Charles Nelson; his account number is 352-6542-097.
2. You are calling a customer to encourage the customer to pay his bill. Your boss has requested you to record all of the information developed during the call to submit to him.
3. You have just received a call from a customer requesting information regarding his account and now you must reply to this call with a follow-up call.
4. You are calling an applicant informing him/her that credit has been rejected.
5. You are calling a business to check the references of an applicant's application.
6. You are answering a call from an angry customer about his account. An error has been made in his account.

Lecture and discuss with students the importance of telephone techniques in receiving or giving telephone orders. Group students into pairs and have them sit back to back. Have one student build or draw a picture by asking questions of another student who has the

References

LAP 24-115

Finance and Credit
Crawford-Lynch
Chapter 7

Communications in Marketing
Chapter 2

Fundamentals of Selling
Chapter 12

Retail Merchandising
Chapter 12

Bell Telephone System

Basic Retail Credit
Chapters 31, 32

Credit and Collections
Chapter 23

0309

Cluster Instructional Objective: UNDERSTAND HOW TO IMPLEMENT DIRECTIONS
AND THE PROPER USE OF THE TELEPHONE**2 What Does the
Competent Marketing
Employee Do?**

115-Continued

actual picture. The student who has the actual picture can only answer yes or no to the questions. When the exercise is finished, have the students compare the two pictures and discuss the feelings they had during the activity. This should point out the importance of clear communication.

**Suggested
Learning Activities****References****Communications**

0310

0311

Cluster Instructional Objective:

ABILITY TO UNDERSTAND THE IMPORTANCE
OF WRITTEN COMMUNICATIONS IN
FORMS AND REPORTS

2 What Does the Competent Marketing Employee Do?

094-Knowledge of/or Understanding
that

How to use written communications
in forms and reports.

Common to
Food Marketing

Communications

0312

Suggested Learning Activities

Discuss with the students the following cases:

Mr. Jones called yesterday and was very upset about his bill. He claimed there was an error on his bill. After checking his records, you determine the error and correct it. Now your boss has asked for a report on the problem, and he wants you to write a letter to Mr. Jones explaining the situation.

After discussing the situation, have the students write a report to the boss and a letter to Mr. Jones. The letters should be turned in to you.

Case 2

Discuss with the students and have them complete the following case.

The collection department deals with customers' overdue accounts. As an employee, you are asked to handle Mrs. Smith's account. Her bill is overdue 60 days. You have called her twice--once on May 1 and again on May 30. Her bill is \$150.00 over the limit. She had promised to pay by May 20, but her car broke down and she could not afford the payment. Today you have called again. She has a new job and promised to pay the bill by June 30. Today you must write a letter to Mrs. Smith and

References

LAP 27-094

Finance and Credit
Crawford-Lynch
Chapter 7

Communications in Marketing
Chapter 7
2nd Edition

Retail Selling
Chapters 14, 15

Retail Merchandising
Chapter 15

Communications in Marketing
Chapters 7, 8

Basic Retail Credit
Chapter 30

Credit and Collections
Chapter 26

0313

Cluster Instructional Objective: ABILITY TO UNDERSTAND THE IMPORTANCE OF
WRITTEN COMMUNICATIONS IN FORMS AND REPORTS

**2 What Does the
Competent Marketing
Employee Do?**

094-Continued

**Suggested
Learning Activities**

report on the Smith account.

Include in your report the dates of all correspondence and your conversation(s). Also include the latest information in your letter to Mrs. Smith.

Have students interview three employees in various credit firms to discuss the types of written communications used and its importance. A report should be made to the class for discussion.

References

Communications

0314

0315

Cluster Instructional Objective: ABILITY TO RELATE THE IMPORTANCE OF WRITING SALESCHECKS AND PURCHASE ORDERS ACCURATELY

2 What Does the Competent Marketing Employee Do?

125-Skill1

In writing bills legibly so that errors in amounts charged for can be eliminated.

Common to
General Retail Merchandising
Food Marketing

Suggested Learning Activities

Have students obtain examples of bills. Using these forms, have students record the following transactions:

1. Mr. Thompson at 1825 Vail Avenue, Greensboro, NC, purchased a suit for \$79.95, a hat for \$8.00, and a tie for \$4.00. This is a charge sale made today (use current date). As the customer service representative, your number is 186, and the department is 18. The sales tax is 5% and the delivery charge is \$1.50. Bill Mr. Thompson for the total amount.
2. Miss J. A. Jones of 1912 Herrin Street, Apartment 61E, Madison, WI, charged a suit for \$149.50. There is a sales tax of 5% and a \$2.00 charge for delivery. As the customer service representative, your code number is 2864, and the department number is 50. Use the current date and bill Miss Jones.

Have students complete the following case problem.

CASE PROBLEM: Terry Mason works in the credit department. One afternoon shortly before closing, the store became very busy so

References

LAP 29-125

Retailing Principles and Practices
Part 10

Communications in Marketing
Chapter 7
2nd Edition

0316

0317

Cluster Instructional Objective: ABILITY TO RELATE THE IMPORTANCE OF
WRITING SALES CHECKS AND PURCHASE
ORDERS ACCURATELY

**2 What Does the
Competent Marketing
Employee Do?**

125-Continued

**Suggested
Learning Activities**

Terry didn't record the quantity and unit price on the customer charges. He decided to do this after the store closed. At 5:30, Terry started to fill in the missing information. However, for one charge Terry could not remember the information to record on the customer's bill.

Discuss why Terry's shortcuts failed. How will the mistakes affect the records of the credit department?

References

0318

0319

Communications

Cluster Instructional Objective: ABILITY TO COMMUNICATE AND TO RELATE THE IMPORTANCE OF COMMUNICATIONS FOR ADVANCEMENT

2

What Does the Competent Marketing Employee Do?

138-Skill1

Ability to assist with the training or teaching of others.

OTHER CLUSTER COMPETENCIES

144-Attitude

Suggested Learning Activities

Have a local credit department manager speak to the class on the topic, "the training process used for new employees."

After the presentation have the students discuss and make a list of procedures to use when training a new employee.

Using the school store as a model, have the students design a set of procedures to use when training a new student to do a task in the school store, i.e., procedures for doing the inventory. A complete training manual should be completed and kept in the school store for a reference. Have the students base their training practices on one of their readings from the reference list.

Have students role-play a situation where one student is a supervisor and one student is a new employee. Have the supervisor introduce the new employee to his/her fellow workers, and discuss the tasks of his/her job. After all students in the class have participated in the role playing, have the students discuss what has happened.

References

LAP 39-138

Communications in Marketing
Chapter 8
2nd Edition

Supervisory Skills in
Marketing
Chapter 5

Business Principles and
Management
Unit VII

Finance and Credit
Crawford-Lynch
Chapter 12

0320

0321

Communications

Cluster Instructional Objective: ABILITY TO COMMUNICATE AND TO RELATE THE IMPORTANCE OF COMMUNICATIONS FOR ADVANCEMENT

2 What Does the Competent Marketing Employee Do?

144-Attitude

That the ability to communicate skillfully in good English is essential to a person's business advancement.

OTHER CLUSTER COMPETENCIES

138-Skill

Suggested Learning Activities

Present a short lecture to the students on why effective communication is important to advancement on the job. Then have students prepare a list of 20 actions indicative of good communications skills. For example: voice is pleasing to hear, correctly pronounces each word, and has a good vocabulary.

Using transparencies, show the students two applications for employment--one prepared neatly using proper English and the other prepared in a haphazard fashion using improper English. Have students decide which applicant they would hire based on the ideas "communicated" by the application.

Have students role-play sales situations. Have students assume fictitious names that require care in pronunciation and spelling.

References

LAP 39-144

Communications in Marketing
Chapter 4

Finance and Credit
Crawford-Lynch
Chapter 7

0322

0323

Cluster Instructional Objective: COMPREHEND THE IMPORTANCE OF CONTROLLING GRIEVANCES THROUGH COMMUNICATION

2 What Does the Competent Marketing Employee Do?

106-Knowledge of/or Understanding that

To control grievances within the organization, employees should be given timely information concerning policies and procedures.

Common to
Food Marketing
General Retail Merchandising

0324

Suggested Learning Activities

From selected readings, have students write the key points of the material. Their paper should be submitted to you.

Present a lecture to the students on the procedures organizations should follow so communication channels are kept open thus avoiding misunderstandings on policies and procedures.

Have students briefly outline the procedures their training station uses to control policy and procedure grievances within the organization.

References

LAP 40-106

Finance & Credit
Crawford-Lynch
Chapter 12

Retailing Principles and Practices
Parts 57, 4

Retail Merchandising
Chapter 5

Communications in Marketing
Chapter 7

Credit and Collections
Chapters 31, 32

0325

Cluster Instructional Objective: ABILITY TO RELATE WHY IT IS IMPORTANT TO KEEP COMMUNICATION CONFIDENTIAL AND HOW TO SUGGEST CHANGES TO MANAGEMENT

2 What Does the Competent Marketing Employee Do?

102-Knowledge of/or Understanding that

When to keep communications confidential.

Common to
Food Marketing
General Retail Merchandising

OTHER CLUSTER COMPETENCIES

093-Knowledge of/or Understanding that

Suggested Learning Activities

Divide the class into small groups of 4-5 members. Discuss the following topics:

1. Importance of confidential communications.
2. Dangers involved in communication leaks.
3. Information that should be confidential.
4. Why confidentiality is extremely important when dealing with credit.

After brief discussions (10-15 minutes) have the groups report.

Have students brainstorm a list of communications which they believe should be kept confidential. Follow the brainstorming session with a discussion on what happens when employees reveal communications which should have been kept confidential. Have students do the following case problem:

You are an employee for a credit card company in town and the manager has communicated the following information to you. Determine which should be kept confidential and why this information should not be revealed to others:

1. Your new raise.
2. A more liberal credit policy to be instituted in two weeks.
3. A new owner has bought the company.
4. A fellow employee has decided to terminate employment at this company.

References

LAP 43-102

Finance and Credit
Crawford-Lynch
Chapter 7

Communications in Marketing
Chapter 7

Basic Retail Credit
Chapters 11, 31, 32

Cluster Instructional Objective: ABILITY TO ASSIGN WORK WITH CLARITY

2 What Does the Competent Marketing Employee Do?

109-Knowledge of/or Understanding that

Communications in assigning work means a constant striving for clarity.

Common to
Food Marketing

OTHER CLUSTER COMPETENCIES

139-Skill

159-Attitude

Suggested Learning Activities

Have the students complete the following case problem by determining what items the manager omitted in his communications and how to clarify his communications.

CASE PROBLEM: Mr. Coyne, manager of the collection department, approached one of his employees with the following:

"Jane, the big wheels upstairs feel that all collection letters should include a self-addressed envelope. I don't think that is necessary, but do what you think should be done. I can't be bothered with silly details like that!"

The elements that should be included are:

1. Who is to perform the activity
2. The exact activity
3. Location of the activity
4. Time priorities
5. Why

Play the following game with students. Have one student sit facing the class and another student facing the chalkboard. The student facing the class should describe to the other student how to draw this diagram:

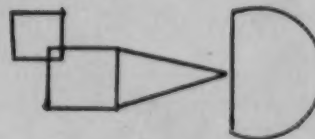
References

LAP 46-109

Communications in Marketing
Chapters 1, 2

Cluster Instructional Objective: ABILITY TO ASSIGN
WORK WITH CLARITY**2 What Does the
Competent Marketing
Employee Do?**

109-Continued

**Suggested
Learning Activities**

The student should give simple directions to the other students, repeating only once. They may not look at one another.

References

0330

0331

Cluster Instructional Objective: ABILITY TO ASSIGN WORK WITH CLARITY

2 What Does the Competent Marketing Employee Do?

130-Skill

Ability to convey directions and instructions clearly to employees.

Common to
General Retail Merchandising

OTHER CLUSTER COMPETENCIES

159-Attitude

109-Knowledge of/or Understanding that

Suggested Learning Activities

Have students determine how the following messages could best be communicated to employees:

1. You want a departmental employee to work an additional three hours this coming Saturday.
2. For accounting purposes, you want all part-time employees to use special key "A" when ringing up their daily totals.
3. You need a complete list of all vacation request for full-time and part-time employees given to your secretary by noon Friday.

Have students tape record directions on how to perform a specific task at their training station. Then have students play the tape for other class members to evaluate the directions on the tape for clarity.

References

LAP 51-139

Communications in Marketing
Chapter 5

Retail Merchandising
Pages 171, 175

Fundamentals of Selling
Part a, b
Chapter 15

Retailing Principles and Practices
Part 57

Communications in Marketing
Chapter 8
2nd Edition

0332

0333

Cluster Instructional Objective: ABILITY TO RELATE THAT FIRST IMPRESSIONS AND ENTHUSIASM ARE POSITIVE WORKER TRAITS

2 Communications

What Does the Competent Marketing Employee Do?

158-Attitude

An awareness that nothing is quite so important or contagious as enthusiasm--for the business, for the merchandise, and for customers.

Common to

Food Marketing
General Retail Merchandising

OTHER CLUSTER COMPETENCIES

163-Attitude

Suggested Learning Activities

Have students brainstorm a list of adjectives or phrases which convey a feeling of enthusiasm. Then the students should identify different ways a credit file operator can show interest towards customers and the business. Set up a role-playing situation where a customer enters a business to open an account. Have a student, acting as the credit file operator, demonstrate enthusiasm in as many different ways as possible.

Have students listen to two tape recorded sales presentations for the same service. One presentation should be delivered in a monotone and the other delivered with enthusiasm. Have students decide from which person to purchase the service.

References

LAP 55-158

Retail Selling
Chapter 8

Fundamentals of Selling
Chapter 3

Personality Development
for Business
Chapters 10, 11, 12, 13

0334

0335

Cluster Instructional Objective: ABILITY TO RELATE THAT FIRST IMPRESSIONS AND ENTHUSIASM ARE POSITIVE WORKER TRAITS

2 What Does the Competent Marketing Employee Do?

163-Attitude

A realization that first impressions are important to the business and last impressions are longest remembered.

Common to
Food Marketing

OTHER CLUSTER COMPETENCIES

158-Attitude

Suggested Learning Activities

Have three students role play a situation where they are going in for an interview. Have the first student dress and act poorly; have the second student dress and act a little better; have the third dress and act the best. Have the class react to the impression each student made.

Have a school administrator interview students. Try to have the interviews reflect the student's career area as much as possible. Use some type of evaluation form. If possible, videotape the interview. Then sit down with the students and discuss what they did right and what needs improvement.

Have students get into small groups with others who have similar career interests. The groups can discuss the importance of creating a good first impression to customers, employers, and employees. The group should appoint a recorder to take down key points. Their conclusions should be submitted to you.

Discuss the importance of first impressions when applying for credit in person.

References

LAP 55-163

Checker-Cashier
Chapter 8

Retail Merchandising
Chapter 19, d, e

Cluster Instructional Objective:

ABILITY TO RELATE GOOD GROOMING TO
PRODUCTIVE JOB PERFORMANCE

FC-C-1

What Does the Competent Marketing Employee Do?

263-Knowledge of/or Understanding
that

How to dress appropriately for the
job and maintain a well-groomed
appearance.

Common to
Food Marketing
General Retail Merchandising

Suggested Learning Activities

Invite a guest speaker, such as a personnel
manager, to speak on appropriate dress for
work in credit.

Have students make two collages of clothing;
one will consist of clothing which goes
together well and the other will consist of
clothing which does not go together.

Have students of similar occupational inter-
ests get into small groups. The group can
devise a dress code for training stations.

Have students find pictures in magazines that
demonstrate appropriate dress for given
occupations.

Have students view the filmstrip, "The Look
Is Natural."

Devise a grooming self-analysis checklist and
have students rate themselves on each point.

References

LAP 3-263

Finance and Credit
Crawford-Lynch
Chapter 11

Oklahoma Distributive
Education I

Fundamentals of Selling
Chapter 3

Psychology and Human Relations
in Marketing
Chapter 2

Succeeding in the World of
Work
Chapter 6

Personality Development for
Business
Chapters 4, 5, 6

Finance and Credit
(Part 1, Section 2)

0338

0339

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF SHOWING AN INTEREST IN OTHERS

Human Relations

4

What Does the Competent Marketing Employee Do?

268-Knowledge of/or Understanding that

The knowledge of how to show an interest in others.

Common to
General Retail Merchandising

Suggested Learning Activities

Have students read "How to Win Friends and Influence People." The students can list on a sheet of paper at least four ways one person shows an interest in others. One student should show their list to another student who is doing the same assignment so they can compare lists. Then they should turn in their combined list to you.

Have students keep a notebook for the following situation: For the next three times when students are informally visiting with either friends or fellow workers, they should strive to listen and ask questions instead of doing all the talking. In their notebooks, they should record their reaction to the conversation and the feeling created by showing an interest in what the other person was talking about.

References

LAP 7-268

Finance and Credit
Crawford-Lynch
Chapter 9

Basic Salesmanship
Chapter 9

Communications in Marketing
Chapter 4

Retailing Principles and
Practices
Part 21

Psychology and Human
Relations in Marketing
Page 17

Fundamentals of Selling
Chapter 3

Basic Selling
Chapter 9
2nd Edition

Communications in Marketing
Chapter 4
2nd Edition

0341

Cluster Instructional Objective: ABILITY TO RELATE THAT ENTHUSIASM ON THE JOB CONTRIBUTES TO EMPLOYABILITY

4 Human Relations

What Does the Competent Marketing Employee Do?

303-Skill1

In generating enthusiasm toward people.

Common to

Food Marketing

General Retail Merchandising

Suggested Learning Activities

Discuss with the students different ways in which people can show enthusiasm toward others.

Have students demonstrate how enthusiasm would be shown toward the following types of people:

1. The customer.
2. Best friend.
3. Younger brother or sister.
4. Teacher.
5. The boss.

Have students read "How to Win Friends and Influence People." Then students can list on a sheet of paper at least four ways one person shows an interest in others. One student should show his/her list to another student who is doing the same assignment so they can compare lists. Then they should turn in their combined list to you.

References

LAP 8-303

Finance and Credit
Crawford-Lynch
Chapter 9

Fundamentals of Selling
Chapter 3, c

Retailing Principles and
Practices
Part 21

Marketing for the Bank
Executive
Chapter 10

0342

0343

Cluster Instructional Objective: ABILITY TO RELATE THE IMPORTANCE OF INITIATIVE AND CREATIVITY TO SUCCESSFUL JOB PERFORMANCE

4 Human Relations

What Does the Competent Marketing Employee Do?

296-Skill

In demonstrating initiative and creativity.

Common to

General Retail Merchandising
Food Marketing

0344

Suggested Learning Activities

Present a brief lecture on what initiative and creativity is and how it is instrumental in job success and promotion. Follow the lecture with several brief situations (one follows) that could happen at work. Ask the students what they would do in this situation.

SITUATION: If you saw that a customer was put on hold (on the telephone), would you answer it or wait for another employee to handle it.

Then ask the students for several situations where they feel that they demonstrated initiative and creativity at work. Ways to lead into this would be to ask students: (1) Were you ever given a task and instead of "just" doing what was required, you took that extra step to do more than what was required of you? How did it make you feel? (2) Did a customer ever have a special problem where you did something out of the ordinary to help?

References

LAP 10-296

Finance and Credit
Crawford-Lynch
Chapter 9

Basic Salesmanship
Chapter 9

Basic Selling
Chapter 9

Psychology and Human Relations
in Marketing
Chapter 2

Retail Merchandising
Pages 615-616

Retail Selling
Unit 4

Fundamentals of Selling
Chapter 3

Retailing Principles and
Practices
Part 21

0345

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF BUILDING SOUND WORKING RELATIONSHIPS

4

What Does the Competent Marketing Employee Do?

269-Knowledge of/or Understanding that

How to build sound working relationships in "forced" associations.

Common to
Food Marketing

Suggested Learning Activities

Have a case problem dealing with "forced associations." Have students get into small groups. Using the five-step problem solving method approach, the group can prepare a presentation for the class acting out the case problem and their solution.

Have two or three students cite personal examples of forced relationships at work that are either good or not good. Then the rest of the class can problem-solve a solution about the "forced associations." Discuss with the class their results.

References

LAP 19-269

Finance and Credit
Crawford-Lynch
Chapter 9

Communications in Marketing
Chapter 4

Psychology and Human
Relations in Marketing
Chapters 1, 2

Retailing Principles and
Practices
Part 21

Human Relations in Marketing
Chapters 1, 2
2nd Edition

Basic Retail Credit
Assignments 31, 32

Finance and Credit
Part 1, Section II

Human Relations

0346

0347

Cluster Instructional Objective: ABILITY TO RECOGNIZE HOW TO HANDLE DIFFICULT CUSTOMERS

4

What Does the Competent Marketing Employee Do?

280-Knowledge of/or Understanding that

The ways to effectively handle difficult customers.

Common to
Food Marketing

Suggested Learning Activities

In a group, have students relate how they have handled difficult customers at work. The group should explore each situation to see why the approach worked. If it is a situation that did not work, the group can come up with a hypothetical solution.

Role-play a situation where you or another student is a difficult customer and a student is the employee. The employee-student should not know what the problem will be until the role-playing begins. The class should observe the role play making notes on what the employee-student did right and what could have been done to increase the possibility to customer satisfaction.

Lecture to the class on effective ways to handle difficult customers. After the lecture, have another instructor role play with you several short situations which go through various types of customer complaints. Have students react to what was done right and what was done wrong in the way the employee handled the situation.

References

LAP 28-280

Finance and Credit
Crawford-Lynch
Chapter 11

Front End Operations

Human Relations in Business
Chapter 5

Retail Merchandising
Chapter 11

Basic Retail Credit
Chapter 21

0348

0349

Cluster Instructional Objective: ABILITY TO ADAPT TO THE PERSONALITY AND NEEDS OF THE CUSTOMERS

4

What Does the Competent Marketing Employee Do?

288-Sk111

In adapting to the personality and needs of the customers.

Common to
Food Marketing

Suggested Learning Activities

Have students explain incidents at work where they had to modify their behavior in dealing with customer personalities. Discuss with the students how the case was handled and what could have been done to improve the situation, keeping in mind the personality and needs of the customer. From this discussion, have students develop a list of "how to do it" for the students to use at their training station.

Select two or three students for a role playing situation. Have each student adopt a role of either: (1) an indecisive buyer, (2) an aggressive, know-it-all buyer, or (3) a buyer who is in a terrible hurry. Role play three short situations where you are the clerk. Demonstrate to the students the skill in adapting to the personality and needs of the customer.

References

LAP 29-288

Finance and Credit
Crawford-Lynch
Chapter 9

Human Relations in Business
Chapter 5

Human Relations Cases

Personality Development for
Business
Chapters 1, 9, 10
4th Edition

Retailing Principles and
Practices
Unit 3, Part 7
Pages 69-71, 72-73, 391-392

Marketing and Distribution
Chapters 7, 8

Retail Merchandising
Chapter 11

Retail Selling
Chapters 18, 19, 21, 22

Your Attitude is Showing
0350

Human Relations

0350

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF
REPRESENTING THE BUSINESS
FAVORABLY

4 What Does the Competent Marketing Employee Do?

287-Skill1

In representing the business
favorably to customers and outside
business associates.

Common to

Food Marketing

General Retail Merchandising

Suggested Learning Activities

Have students make a list of all the positive
characteristics of their job and of the
training station.

SITUATION: A friend has heard that a student's
training station is a terrible
place to work.

Through a role-playing situation, have the
student convince the friend that the training
station is actually a good place to work.

In buzz groups, have students create a list of
items that project a bad image of a business
to customers. Students can compare their
lists and provide solutions to the various
problems.

References

LAP 30-287

Fundamentals of Selling
Chapter 3, c

Retailing Principles and
Practices
Part 21

Basic Retail Credit
Assignments 31, 32

Finance and Credit
Crawford-Lynch
Chapter 11

Human Relations

0352

0353

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF BUILDING GOOD PUBLIC RELATIONS

Human Relations

4 What Does the Competent Marketing Employee Do?

320-Attitude

That good human relations within a company builds good public relations.

Suggested Learning Activities

Ask students the following questions and have them respond in written form. Ask students to answer within the confines of the credit industry. You could also ask them if the type of industry makes a difference. Write comments when evaluating students' responses.

1. What is the meaning of public relations?
2. Why do firms employ public relations personnel?
3. How are good public relations developed?

Have students listen to a tape entitled "Building Good Public Relations." After the students listen to the recording, have them react to the following, either written or orally:

1. What is the meaning of public relations?
2. How are good public relations developed?
3. Why should a business strive to maintain good public relations?

Ask students to cite personal examples of what their training station does in order to promote better public relations. If students are unsure, have them find out from their training sponsor what the firm does to promote public relations. (This could also be done with another business instead of the training station.)

References

LAP 31-320

Human Relations in Business
Chapters 1, 3, 4

Psychology and Human Relations
in Marketing
Chapters 3, 4, 5, 7, 8

Finance and Credit
Part 1, Section 3

Human Relations in Marketing
Chapters 6, 7
2nd Edition

0354

0355

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF
BUILDING GOOD PUBLIC RELATIONS

Human Relations

4

**What Does the
Competent Marketing
Employee Do?**

320-Continued

**Suggested
Learning Activities**

Have students set up a public relations
calendar for their training station.

References

0356

0357

Cluster Instructional Objective: COMPREHEND THE EFFECT OF EMPLOYEE MORALE AS INFLUENCED BY SUPERVISORS

4

What Does the Competent Marketing Employee Do?

328-Knowledge of/or Understanding that

Employee morale is influenced by the supervisor's attitude.

Common to
Food Marketing

Suggested Learning Activities

Have students define "morale" and "morale problem." Then have them compare their definition with others. After this, the students can list factors that lead to good employee morale. Then the students can rank the factors and compare themselves to the list on a scale from one to ten. Then they can use the exercise for personal improvement.

Have students define "morale" and "morale problem." Go over these definitions with the students and then have them list in two columns why they like to work for one supervisor and why they don't like to work for another. Ask them how they can maintain a good situation and what they could do to improve a poor situation.

Have students work by themselves or in small groups. Use a case problem dealing with morale and have students use the five-step case problem solving method. Discuss the responses individually with each student.

References

LAP 36-328

Psychology and Human Relations in Marketing
Chapters 5, 6, 7

Human Relations in Business
Chapters 3, 4

Human Relations in Marketing
Chapters 5, 6, 7
2nd Edition

Retailing Principles and Practices
Part 52
(7th edition, 1981 tentative)

0358

0359

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF COMPLYING WITH POLICIES AND PROCEDURES

4

What Does the Competent Marketing Employee Do?

325-Attitude

That employees should accept and comply with the policies and procedures of management.

Common to
Wholesaling

Suggested Learning Activities

Have students divide a sheet of paper into three columns. In column one, have students identify either three policies at work or at school which they do not totally agree with. In column two, have students tell why they do not think the policy is fair. In column three, have students objectively explain why the policies were established. Then have students answer the following: "Should these be exceptions to the rule? If so, determine what effect this would have on the other employees at work or the rest of the student body. If not, explain." Students should turn in their answers to you.

If students belong to an organization within the school or outside of the school, they can identify rules and regulations for the organization. If possible, the students can secure a copy of the policies. Then have students answer the following: (1) Are there any policies that you do not agree with? Why? (2) Why does your organization have policies? Their findings should be presented to you or to the class.

References

LAP 44-325

Psychology and Human Relations
in Marketing
Chapters 3, 7, 8

Basic Retail Credit
Assignment 12

Finance and Credit
Crawford-Lynch
Chapter 12

0360

7361

Cluster Instructional Objective: ATTITUDE THAT GOOD HUMAN RELATIONS
DEPENDS ON THE PERSONALITY FACTORS

4 What Does the Competent Marketing Employee Do?

326-Attitude

An awareness that good human relations depends on the personality factors and the adjustment of personalities.

Suggested Learning Activities

Have the students complete a personality rating sheet. Discuss how personality factors affect human relations. Have students give examples of adjustments they think should be made in fellow employees.

Complete cases in the Human Relations Case Book, Ohio State materials.

References

LAP 45-326

Finance and Credit
Crawford-Lynch
Chapter 9

Personality Development for
Business
Chapters 1, 2, 3

Succeeding in the World
of Work
Chapter 4

Human Relations Cases

Human Relations in Business
Chapters 2, 3

0362

0363

Cluster Instructional Objective: UNDERSTAND THAT HUMAN RELATIONS ARE IMPORTANT TO EMPLOYEE PRODUCTIVITY

FC-C-14

What Does the Competent Marketing Employee Do?

322-Attitude

An awareness that good human relations helps increase production by stimulating interest and creativeness in employees.

Common to

Wholesaling
Food Marketing

Suggested Learning Activities

Have students describe a group situation they have experienced where there were poor human relations. Students can describe the effect this situation had on the interest, participation, and contributions made by the group. The same can be done for a good experience in human relations.

Ask a teacher from the social science department who specializes in World War II to speak to the class on how the American people united during the time of war to increase production and to produce at a fantastic rate. Discuss with the class the causes of such an effort and whether or not human relations entered into the situation.

Set up a case problem where students are in charge of the credit department. Explain to the students that the room is not air conditioned and during the summer months there is quite a bit of sickness and absenteeism. Ask students how they would solve the problem of employee morale?

References

LAP 46-322

Psychology and Human
Relations in Marketing
Chapter 1

Retailing Principles and
Practices
Part 21

Human Relations in Marketing
Chapter 1
2nd Edition

Retailing Principles and
Practices
Part 18
(7th Edition, 1981
tentative)

Basic Retail Credit
Chapter 32

0364

0365

Cluster Instructional Objective: COMPREHEND THE EFFECT OF ACHIEVING RESULTS THROUGH EFFECTIVE HUMAN RELATIONS

Human Relations

4 What Does the Competent Marketing Employee Do?

261-Knowledge of/or Understanding that

How to get results through people by practicing effective human relations.

Suggested Learning Activities

Discuss with the students "Human Relations and the Effective Supervisor." After the presentation, have students answer the following questions. This could be done either individually or in small groups.

1. Why is it necessary for a supervisor to practice effective human relations if he can get along with people and get employees to cooperate?
2. List at least two human relations skills that a supervisor should possess. Why?
3. List at least two human relations skills that an employee should possess. Why?
4. Are there any human relations skills that are the same for supervisors and employees. Why or why not?

Have students identify a problem that they have at work. Then they can identify several approaches they could use in solving the problem. From the list of approaches, students can select which one they would use and why. Their findings should be discussed with you.

References

LAP 47-261

Psychology and Human Relations in Marketing
Chapters 7, 8

Human Relations in Business
Chapters 1, 2, 3

Human Relations in Marketing
Chapters 4, 5, 6, 7
2nd Edition

0366

0367

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF
COMMUNICATION AND MOTIVATION TO
EFFECTIVE HUMAN RELATIONS

Human Relations

4

What Does the Competent Marketing Employee Do?

331-Attitude

An awareness that motivation is closely connected with communication.

Common to

Wholesaling
Food Marketing

Suggested Learning Activities

Ask students to respond to the following question: "Do you ever feel glad to be working or happy at what you are doing at work? Why?" Once they have answered the question, repeat it three times. Each time you repeat the question, use a different tone of voice. First, yell when asking the question. Second, ask in a threatening but low voice. Third, ask in a positive way. Have students record their reactions to how you ask the question by using an evaluation checksheet. Then discuss how they completed the checksheet and last, explore their answer the very first time the question was asked.

Acquire three employee memorandums; one should talk down to the employees, another should patronize them, and third should show them respect as being part of the organization. Make a transparency of each.

Have students try to pick out the "feeling" of each memorandum. Then discuss motivation and communication with the students.

Stage a confrontation between the principal and teacher in front of the class. Then have students critique the methods and effect on the teacher's motivation.

References

LAP 48-331

Communications in Marketing
Chapters 1, 7

Retailing Principles and
Practices
Parts 38, 39, 56

Human Relations in Marketing
Chapters 4, 6
2nd Edition

Communications in Marketing
Chapters 1, 8
2nd Edition

Communication at Work
Chapters 1, 3, 4

0368

0369

Cluster Instructional Objective: UNDERSTAND THE IMPORTANCE OF WORKING TOWARD MUTUALLY BENEFICIAL OBJECTIVES

4

What Does the Competent Marketing Employee Do?

273-Knowledge of/or Understanding
that

Supervisors or managers accomplish
results by encouraging employees
to work toward mutually beneficial
objectives.

Common to
Food Marketing

Suggested Learning Activities

Lecture on what the purpose of a business is:
to make a profit. Then explain the principle
of private enterprise and how businesses
compete with each other. After this, then
determine from the students what part they
play in businesses achieving that goal. Also
explain about how profit is tied to survival
and survival to jobs.

Have students identify what they believe are
objectives of where they work or of business
in general. Prior to this, you should secure
from businesses some examples of mutual
beneficial objectives. Compare the list and
discuss why everyone should all work toward
the common goal.

References

LAP 49-273

Finance and Credit
Crawford-Lynch
Chapter 12

Human Relations in Marketing
Chapter 4
2nd Edition

Retailing Principles and
Practices
Part 39

Starting Your Own Marketing
Business
Chapter 7
2nd Edition

Business Principles and
Practices
Chapters 28, 29

Finance and Credit
Unit I, Section 3

Human Relations

0370

0371

Cluster Instructional Objective: COMPREHEND THE EFFECT OF EFFECTIVE LEADERSHIP AND ITS APPLICATION TO HUMAN RELATIONS

4

What Does the Competent Marketing Employee Do?

314-Attitude

To value the belief that leadership concentrates on effective relationships with others, but is oriented towards making progress and achieving results.

Common to

General Retail Merchandising
Food Marketing

Suggested Learning Activities

Have students break into small groups. The groups can discuss at least ten characteristics which DECA officers should have. Someone from the group should record the ten characteristics and why the group feels each characteristic is necessary in achieving effective relationships with others. Then the group can share their results with other members of the class.

Have students get into groups to discuss the meaning of "effective relationships with each other." Each group should elect one member to act as a spokesperson. Then each spokesperson can form a panel to present to the class the group's findings.

Discuss the five leadership styles and have the students do the T-P questionnaire and then plot the results on the grid. Discuss the results. Questionnaire and Instructions found in the "Human Relations Games" Book 1.

References

LAP 51-314

Retailing Principles and
Practices
Part 57

Human Relations in Business
Chapter 4

Retailing Principles and
Practices
Part 32
(7th Edition, 1981
tentative)

Your Attitude Is Showing

0372

0373

Cluster Instructional Objective: COMPREHEND THAT ACHIEVING RESULTS THROUGH OTHERS IS A FUNCTION OF GOOD SUPERVISION

4

What Does the Competent Marketing Employee Do?

315-Attitude

That the effective supervisor must be a leader whose job is to achieve results.

Common to
Food Marketing

Suggested Learning Activities

From personal experiences either at work or in a personal relationship, have students list the characteristics they like in a leader or supervisor. Students should discuss how these characteristics allow people to achieve results in whatever they are doing. The student's findings should be discussed with you.

Have students write their reaction to the following case problem:

Bill Johnson, a credit manager, has a philosophy that it is his future first, the store second, and the employee third. He has a reputation of hiring and firing employees who do not do exactly what he tells them. What is wrong with Bill's philosophy? What do employees usually look for in an effective supervisor? What do you look for in an effective supervisor?

References

LAP 52-315

Your Attitude is Showing

Retailing Principles and Practices
Part 57

Psychology and Human Relations in Marketing
Chapter 7

Human Relations in Business
Chapter 4

0374

0375

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF HELPING NEW EMPLOYEES

4

What Does the Competent Marketing Employee Do?

275-Knowledge of/or Understanding that

A supervisor must help new employees adjust to their jobs, seeing that they are trained for the job and that they become acquainted with fellow employees.

Common to
General Retail Merchandising

Suggested Learning Activities

Have students interview a supervisor to find out how new employees are helped in adjusting to their jobs, how specific instruction (training) is provided for different jobs, and what method is employed to acquaint new employees with other employees with whom they will be working.

Have students assume they are the supervisor in charge of training new employees. The students can compile a list of responsibilities they feel a supervisor should handle when training new employees and seeing that the new employees become acquainted with fellow employees.

Have students write a letter to three national credit companies to find out the kind of training programs each provides for new employees.

References

LAP 57-275

Finance and Credit
Crawford-Lynch
Chapter 12

Fundamentals of Selling
Chapter 15, b

Retail Merchandising
Chapter 5, e

Human Relations in Marketing
Chapter 8
2nd Edition

Human Relations

0376

0377

Cluster Instructional Objective: SKILL IN CALCULATING INTEREST

5 Marketing/Economics

What Does the Competent Marketing Employee Do?

1017-Skill1

Ability to calculate interest in credit transactions.

Suggested Learning Activities

Have the students complete the following case:

You are working in the credit department in a local business. A customer has come in upset about the interest charged. Your company figures 18% on sales up to \$500 and 12% on balances over \$500. The customer's transactions are as follows:

2/15	\$150.00	3/15	\$ 50.75
2/18	59.70	3/30	250.00
2/20	70.80	4/1	75.00
3/1	150.00	4/14	25.00

Billing from the 15th to 15th.

Payments

3/20	50.00
4/20	150.00

What is the balance and interest on

2/15
3/15
4/15

References

Finance and Credit
Crawford-Lynch
Chapter 8

Basic Retail Credit
Chapter 8

Succeeding in the World
of Work
Chapter 10

0378

0379

Cluster Instructional Objective: ABILITY TO RELATE GOOD MANAGEMENT
EFFECTIVENESS TO EMPLOYEE SATISFACTION

6 What Does the Competent Marketing Employee Do?

695-Skill1

Ability to determine in various situations the most efficient way to get the job accomplished.

Common to

General Retail Merchandising
Food Marketing

Suggested Learning Activities

Have students read reference material on managing time for efficiency. The student should make notes on the most important time management factors for efficient job performance.

Have students ask their training station manager or a local business manager for the principles/techniques the manager uses to improve job efficiency.

Have students interview three supervisors and three managers to seek their opinions on how to obtain the most efficient job performance. The students should ask the supervisors and managers for concrete illustrations of how they have improved employee efficiency. The students should also try to find out if the supervisors and managers feel that human relations factors affect job efficiency.

References

LAP 17-695

Retail Merchandising
Chapter 19, e
Chapter 11, b

Retailing Principles and Practices
Part 20

Marketing and Distribution
Part 45

Psychology and Human Relations in Marketing
Chapter 3

Basic Retail Credit
Chapter 34

Finance and Credit
Crawford-Lynch
Chapter 12

Cluster Instructional Objective: DEMONSTRATE AND REALIZE THE IMPORTANCE OF PREPARING CUSTOMER ACCOUNTS

7 What Does the Competent Marketing Employee Do?

374-Skill1

In accurately calculating the exact amount of a customer's account.

Common to
Food Marketing
General Retail Merchandising

Suggested Learning Activities

Have students develop sample customer purchases (based on their training station experiences or make-up the problems). Then have students exchange problems and calculate the total due.

Prepare sample hypothetical problems for students which must be completed within a specified time limit.

References

LAP 10-374

Mathematics in Marketing
Chapter 2

Retail Selling
Chapter 10

Basic Retail Credit
Assignment 20

Mathematics

0382

0383

Cluster Instructional Objective: ABILITY TO HANDLE SPECIAL ORDERS FOR CUSTOMERS

8 What Does the Competent Marketing Employee Do?

404-Knowledge of/or Understanding that

The ways to handle special orders for customers--additional credit cards, increase in credit limits, etc.

Common to
Food Marketing
General Retail Merchandising

Suggested Learning Activities

Have students discuss with their training sponsor the ways special order requests are handled. Students can also find out how two other businesses, similar to their training station, handle special requests. Students should obtain copies of forms that are used at the different stores and compare the procedures to each other as well as their training station.

References

LAP 19-404

Retail Selling
Chapter 30

Customer Services
Chapters 5, 6
2nd Edition

Retail Principles and
Practices
Part 38, 59
(7th Edition, 1981
tentative)

Succeeding in the World
of Work
Chapter 10

Merchandising

0384

0385

Cluster Instructional Objective: KNOWLEDGE OF FEDERAL AND STATE
LAWS APPLICABLE TO CREDIT

**8 What Does the
Competent Marketing
Employee Do?**

398-Knowledge of/or Understanding
that

Federal and state laws applicable
to credit.

**Suggested
Learning Activities**

Have a credit manager come and speak on laws
that apply to credit.

Have a group discussion on the "Consumer
Credit Protection Act" and "Fair Credit Re-
porting Act."

Have the students interview credit file
operators to determine the importance of
credit laws and regulations.

References

LAP 45-398

Basic Retail Credit
(Overview)

Merchandising

0386

0387

Cluster Instructional Objective: ABILITY TO IDENTIFY THE SOURCES OF CREDIT INFORMATION

9 What Does the Competent Marketing Employee Do?

596-Knowledge of/or Understanding that

How to follow through references given by credit applicants.

OTHER CLUSTER COMPETENCIES

602-Knowledge of/or Understanding that

679-Skill

Suggested Learning Activities

Obtain credit applications from three different businesses in your area. Compare the forms.

Invite a credit manager from a local store to discuss the ways they check potential credit customers before extending credit.

Make a list of the possible sources of credit information which could be used to check a person who has applied for credit.

References

LAP 18-596

Customer Services
Chapters 3, 4

Credit and Collections
Chapters 12, 13, 16

Basic Retail Credit
Chapters 14, 15

Cluster Instructional Objective: ABILITY TO RELATE TO METHODS FOR WORKING WITH CREDIT BUREAUS

9 What Does the Competent Marketing Employee Do?

602-Knowledge of/or Understanding that

How to work effectively with credit bureaus to supply and receive credit reference information vital to the business and credit bureau.

OTHER CLUSTER COMPETENCIES

596-Knowledge of/or Understanding that

739-Attitude

Suggested Learning Activities

Contact a local store that receives information from a credit bureau. Ask what information is required before they receive a report.

Brainstorm as a group what information would be necessary to give the credit bureau.

Contact a local bureau. Ask what information they require before they can issue a report.

References

LAP 18-602

Customer Services
Chapters 3, 4
2nd Edition

Retailing Principles and Practices
Unit 10

Basic Retail Credit
Chapter 17

Credit and Collections

Finance and Credit
Crawford-Lynch
Chapter 5

Operations

0380

0391

Cluster Instructional Objective: ABILITY TO RELATE TO METHODS FOR WORKING WITH CREDIT BUREAUS

What Does the Competent Marketing Employee Do?

679-Skill1

In working effectively with credit bureaus to supply and receive credit reference information vital to the store and the credit bureau.

OTHER CLUSTER COMPETENCIES

596-Knowledge of/or Understanding that

602-Knowledge of/or Understanding that

Suggested Learning Activities

Visit a local credit bureau. Ask what steps are followed when processing a store's request for a credit report.

Discuss the role of the credit bureau in your community.

Each member should ask their employer, or a local store, what information they send to a credit bureau regularly.

Invite a credit manager to speak on the topic, "How Stores Send Him Data Regularly on Their Credit Customers."

References

LAP 18-679

Retailing Principles and Practices
Unit 10

Basic Retail Credit
Chapter 17

Credit and Collections
Chapter 17

Finance and Credit
Crawford-Lynch
Chapter 5

Operations

0392

0393

Cluster Instructional Objective: KNOWLEDGE OF BILLING PROCEDURES

9 What Does the Competent Marketing Employee Do?

595-Knowledge of/or Understanding that

The business' billing procedure.

Suggested Learning Activities

Have the students interview their training sponsor or a credit manager on billing procedures. A report should be given orally for class discussion.

Have the student develop a flow-chart of activities to use in billing. This can be illustrated on a bulletin board.

References

LAP 19-595

Credit and Collections
Unit V

Retailing Principles and
Practices
Unit 10

Basic Retail Credit
Chapter 22

Operations

0309

0305

Cluster Instructional Objective: KNOWLEDGE OF HOW TO HANDLE SLOW-PAYING OR NONCOLLECTABLE CREDIT ACCOUNTS

9 What Does the Competent Marketing Employee Do?

594-Knowledge of/or Understanding that

The procedures in analyzing and aging customer accounts for the business' use and use by the credit bureau.

OTHER CLUSTER COMPETENCIES

603-Knowledge of/or Understanding that

684-Skill1

682-Skill1

Suggested Learning Activities

Have the students interview the credit manager or their training sponsor to determine procedures used when analyzing accounts. A booklet should be developed on the correct procedures.

Ask the accounting teacher to speak to the class on "Aging Accounts."

References

LAP 20-594

Finance and Credit
Unit XVIII

Credit and Collections
Unit V

Basic Retail Credit
Chapters 27, 28, 29, 30

Operations

0396

0397

Cluster Instructional Objective: ABILITY TO DISCUSS DELINQUENT ACCOUNTS WITH CUSTOMERS

9 What Does the Competent Marketing Employee Do?

603-Knowledge of/or Understanding that

How to discuss delinquent accounts with a customer and keeping that person's goodwill.

OTHER CLUSTER COMPETENCIES

594-Knowledge of/or Understanding that

682-Skill

684-Skill

Suggested Learning Activities

Have the students interview a collector from a credit company in your area. Ask the collector for tips on how to approach the subject of a delinquent account while keeping that person's goodwill.

Ask students to define ways that they would like to be notified if their account happened to be delinquent.

Have students listen to a demonstration presentation on the discussion of delinquent accounts with a customer. They should make an outline of the key points presented.

The presentation should include the following characteristics:

1. Listen.
2. Consider individual.
3. Empathy.
4. Tact.
5. Policy.
6. Firmness.
7. Commitment.

Visit a local collection firm to determine how they discuss delinquent accounts in order to maintain goodwill.

References

LAP 20-603

An Introduction to Psychology
(selected readings)

Human Relations in Business
Chapter 8
2nd Edition

Finance and Credit
Crawford-Lynch
Chapter 5

Cluster Instructional Objective: ABILITY TO DETERMINE WHEN TO TAKE
LEGAL ACTION WITH DELINQUENT ACCOUNTS

**9 What Does the
Competent Marketing
Employee Do?**

682-Skill1

In determining when to take legal
action with delinquent accounts.

OTHER CLUSTER COMPETENCIES

594-Knowledge of/or Understanding
that

603-Knowledge of/or Understanding
that

684-Skill1

**Suggested
Learning Activities**

Interview a local credit manager to find out
the guidelines used in your community as to
when and how legal action is taken.

Invite a guest speaker to talk on the topic,
"Local Practices in Taking Action on
Delinquent Accounts."

Obtain copies of your local "court reporter."
Summarize court cases involving credit,
attempting to summarize local policies.

References

LAP 20-682

Credit and Collections
Unit V

Basic Retail Credit
Chapters 27, 28, 29, 30

Finance and Credit
Unit XVIII

Finance and Credit
Crawford-Lynch
Chapter 5

Operations

0400

0401

Cluster Instructional Objective: ABILITY TO COMPREHEND THE STATE AND FEDERAL LAWS CONCERNING CREDIT

9 What Does the Competent Marketing Employee Do?

684-Skill1

In keeping informed of state and federal laws concerning credit.

OTHER CLUSTER COMPETENCIES

594-Knowledge of/or Understanding that

603-Knowledge of/or Understanding that

682-Skill1

Suggested Learning Activities

Obtain a copy of your state and federal laws concerning credit. Make a poster listing all types of credit contracts and maximum interest rates allowed for each contract.

Summarize the Fair Credit Reporting Act and The Truth-in-Lending Act.

Listen to a resource speaker talk to your class on state laws relating to credit contracts and statute of limitations.

References

LAP 20-684

Basic Retail Credit
(overview)

Equal Credit Opportunity Act

Consumer Lending Act

Fair Credit Reporting Act

Truth-in-Lending Act

Give Yourself Credit

Guide to Consumer Credit
Laws

House Document 95-167
U.S. Government Printing
Office

Finance and Credit
Crawford-Lynch
Chapter 6

Operations

0402

0403

Cluster Instructional Objective: KNOWLEDGE OF HOW TO ANALYZE AND VERIFY CREDIT INFORMATION

9 What Does the Competent Marketing Employee Do?

1166-Knowledge of/or Understanding
that

Of credit information used in
credit analysis.

Suggested Learning Activities

Discuss the credit information that is put in
a credit file.

Have the students make a list of the credit
information necessary.

Have the students interview 2-3 credit man-
agers in a credit institution to discuss the
type of credit information.

References

Basic Retail Credit
Chapter 16
2nd Edition

Finance and Credit
Crawford-Lynch
Chapters 5, 6

Finance and Credit
Units XVI, XVII

Business Principles
and Management
Chapter 19

Operations

0404

0405

Cluster Instructional Objective: KNOWLEDGE OF HOW TO ANALYZE AND VERIFY CREDIT INFORMATION

9 What Does the Competent Marketing Employee Do?

1167-Knowledge of/or Understanding
that

How to verify credit, bank
references, and prepare report
findings.

Suggested Learning Activities

Have the students interview three credit
reporters on how to correctly verify
a person's credit records. The students
should make a list of procedures for
discussion purposes. Discuss what guidelines
and precautions must be taken to when doing
and verifying work.

In a role-play situation, have the student
verify credit, bank references, and prepare
report findings. One student can give the
information and the other should report
using proper methods to insure accuracy.

References

Basic Retail Credit
Chapter 16
2nd Edition

Finance and Credit
Crawford-Lynch
Chapters 5, 6

Finance and Credit
Units XVI, XVII

Operations

0406

0127

Cluster Instructional Objective: AN AWARENESS OF DEFECTS WITH
TELEPHONE EQUIPMENT**9 What Does the
Competent Marketing
Employee Do?**

1168-Attitude

That any defects or problems
regarding telephone equipment
(handset/headset, call director)
should be reported to the
supervisor.

**Suggested
Learning Activities**

Have a small group discussion on why problems
with telephones should be reported imme-
diately.

Some things to be considered are:

1. The amount of use in credit field.
2. Customer inconvenience.
3. Necessity for credit file operators
and customer service representatives.

References

Retail Principles and
Practices
Chapter 32

Operations

0408

0409

Cluster Instructional Objective: ABILITY TO COMPREHEND THE IMPORTANCE OF LEGIBLE HANDWRITING

9 What Does the Competent Marketing Employee Do?

1169-Skill1

Skill in using legible handwriting in preparing forms, messages, and records.

Suggested Learning Activities

In small groups, have students discuss the importance of legible handwriting of credit information.

1. What would happen if a client's income was reported incorrectly.
2. What would happen if loan amounts, addresses, etc. were reported incorrectly.

Obtain several credit applications. Give the students the information they would have obtained from the customers. Have the students complete the forms. Grade them on their neatness.

References

Your Future in Banking
Chapter 2

Communications in Marketing
Chapter 7
2nd Edition

Operations

0410

0411

Cluster Instructional Objective: ABILITY TO LISTEN ATTENTIVELY

What Does the Competent Marketing Employee Do?

1170-Skill

Skill in listening attentively to directions, assignments, and information from customers, supervisors, or managers.

Suggested Learning Activities

Break the class into groups. Assign one person per group to be the supervisor. Have each supervisor attempt to have his/her group accomplish a goal that you have given them. Upon completion, ask each group member to evaluate the leader in terms of supervisory skills.

Have the student discuss how to effectively handle each of these customers:

1. Angry customer.
2. Impatient customer.
3. Talkative customer.
4. Frightened customer.

Use role playing to teach the students how to deal with each of these customer types.

References

Finance and Credit
Crawford-Lynch
Chapter 7

Introduction to Management
(selected chapters)

Banking Technology
Pages 11-12

Customer Services
Chapter 3

Communication at Work
Unit 2

Communications in Marketing
Chapter 2
2nd Edition

Cluster Instructional Objective: ABILITY TO EFFECTIVELY COMMUNICATE CREDIT INFORMATION TO THE CUSTOMER

10

What Does the Competent Marketing Employee Do?

1300-Skill

Ability to translate credit information to the customer.

Suggested Learning Activities

Role-play situations having the students practice giving credit information to customers. (Have the students make note of information that can be given by law.)

Have the students observe customer service representatives and credit file operators to see how they handle the task of translating credit information to the customers.

References

Basic Retail Credit
Chapters 1, 11

Credit and Collections
Unit III

Distributive Education--
Retail Credit
Unit II

Product and/or
Service Technology

1 1 0414

0415

Cluster Instructional Objective: ABILITY TO RELATE THE
IMPORTANCE OF CREDIT SALES

FC-C-1

11

**What Does the
Competent Marketing
Employee Do?**

824-Knowledge of/or Understanding
that

The store's credit policy, terms,
and credit plans.

**Suggested
Learning Activities**

Have students develop a credit policy, terms,
and credit plans for a business. Have the
students find out if the same type of policies
would work for different types of businesses.
Then discuss the findings and practicality of
these policies with each student.

Have students give a brief report on the
policies where they work. The students should
be prepared to answer any questions that the
class members might have.

Have students break into small groups. Each
student should explain to their groups credit
policies at their training station. One stu-
dent from the group should act as a recorder
to compile a master list of the various poli-
cies. Then the group should present their
material to you or to the rest of the class.

Ask a local Master Charge or Visa represen-
tative to visit the class and discuss how this
type of business operates.

References

LAP 15-824

Retail Selling
Chapter 30

Fundamentals of Selling
Chapter 7

Retail Merchandising
Chapter 5, c

Retailing Principles and
Practices
Part 29

Customer Services
Chapters 2, 3

Basic Retail Credit
Assignment 10

Selling

0416

0417

Cluster Instructional Objective: COMPREHEND THE EFFECT OF PROVIDING
INFORMATION ON GOOD SELLING TECHNIQUES

FC-C-2

11

**What Does the
Competent Marketing
Employee Do?**

920-Attitude

A feeling of sincere interest in
customers and their problems.

Common to
General Retail Merchandising
Food Marketing

**Suggested
Learning Activities**

Brainstorm a list of ways employees can
demonstrate their interest in customers.

Lecture and then discuss with the class the
topic of customers and their problems.

References

LAP 39-920

Retail Merchandising
Chapter 11

Retail Selling
Chapter 20

Retailing Principles
and Practices
Part 7

Basic Retail Credit

Selling

0418

0419

Cluster Instructional Objective:

ABILITY TO RELATE THE VALUE OF
TREATING EACH CUSTOMER AS AN
INDIVIDUAL

FC-C-3

11

What Does the Competent Marketing Employee Do?

918-Attitude

A feeling the each customer is an
"individual."

Common to

General Retail Merchandising
Food Marketing

Suggested Learning Activities

Give a word-association test to the students for general items, i.e., VISA, Penney's or Diner's Club. Have students write down the first thought that comes to mind. Tabulate the results on the chalk board and then discuss with the students why they have that opinion.

Prepare a sales demonstration on credit services and present it separately to three different students who will portray the customer. Evaluate and compare the three customer's questions, reactions, and rationale for buying. Then discuss the findings with the three students as a group.

Have students study the situations below and write questions that they would use to gain an understanding of the customer and the customer's need for assistance.

- A. A lady enters your department and says, "I would like to open an account."
- B. A young man approaches you and says, "I would like to extend my credit limit."
- C. An elderly man enters your department and asks to cancel his charge.

References

LAP 43-918

Retail Merchandising
Chapter 11

Retail Selling
Chapter 20

Retailing Principles and
Practices
Part 7

Selling

0420

0421

Cluster Instructional Objective: ABILITY TO RELATE THE VALUE OF
PROPER TREATMENT OF CUSTOMERS

FC-C-4

11

**What Does the
Competent Marketing
Employee Do?**

932-Knowledge of/or Understanding
that

Sufficient understanding of a
firm's policies is necessary to
truly represent the viewpoint of
management to customers.

Common to
General Retail Merchandising
Food Marketing

**Suggested
Learning Activities**

Have students obtain a copy of their store
manual from their training station. The stu-
dents should read the sections that deal with
handling customers. Then students can write
a short summary of the policies indicating how
they, as a clerk, would treat a customer in
the store. If you wanted to expand this ac-
tivity, you could have students identify cor-
rections or additions that should be made to
the manual. This could be done as a separate
exercise.

Have several students present a panel discus-
sion on the importance of understanding a
firm's policies in order to effectively serve
customers.

References

LAP 48-932

Marketing in Action
Chapter 11, d

Fundamentals of Selling
Chapter 7

Retailing Principles and
Practices
Part 4

Retail Merchandising
Chapter 5

Basic Retail Credit
Chapter 12

Credit and Collections
Chapters 11, 31, 32

Selling

0422

0423

Cluster Instructional Objective: ABILITY TO RELATE METHODS
OF HANDLING OBJECTIONS

FC-C-5

11

**What Does the
Competent Marketing
Employee Do?**

926-Attitude

Attitude that customer's objections
must be handled and overcome with
respect.

Common to

Food Marketing

General Retail Merchandising

**Suggested
Learning Activities**

Develop a list of objections commonly associated with three specific services. For each objection, write down how each would be handled.

Given a role-playing situation with customer objections, the student will respond by overcoming the customer's objections in a respectful manner.

Visit a local credit department and have a manager discuss a service in which you are interested. Present the manager with objections and record how each objection was handled. Report your findings to the class.

References

LAP 49-926

Fundamentals of Selling
Chapter 10

Retailing Principles and
Practices
Part 26

Retailing Principles and
Practices
Part 42
(7th Edition, 1981
tentative)

Basic Retail Credit
Assignment 21

Finance and Credit
Crawford-Lynch
Chapter 10

Selling

0424

0425

Cluster Instructional Objective:

ABILITY TO RELATE THE VALUE OF HANDLING
CUSTOMER COMPLAINTS

11**What Does the Competent Marketing Employee Do?**

823-Knowledge of/or Understanding
that

The ways to handle customer complaints according to store policy.

Common to

General Retail Merchandising
Food Marketing

Suggested Learning Activities

Have two students perform a role-playing situation where one student acts as a salesperson and the other student acts as a customer. The customer will enter the store and approach the salesperson with a complaint about one of the store's services or about one of the store's policies. The salesperson must diplomatically handle the complaint so goodwill will be rebuilt between the customer and the store.

Have students make a list of complaints which are commonly heard at their training station. After each complaint, determine at least one way in which goodwill could be achieved.

References

LAP 60-823

Human Relations in Business
Chapter 5

Customer Services
Chapter 5

Basic Retail Credit
Chapter 21

Credit and Collections
Chapters 31, 32

0426

0427

Selling